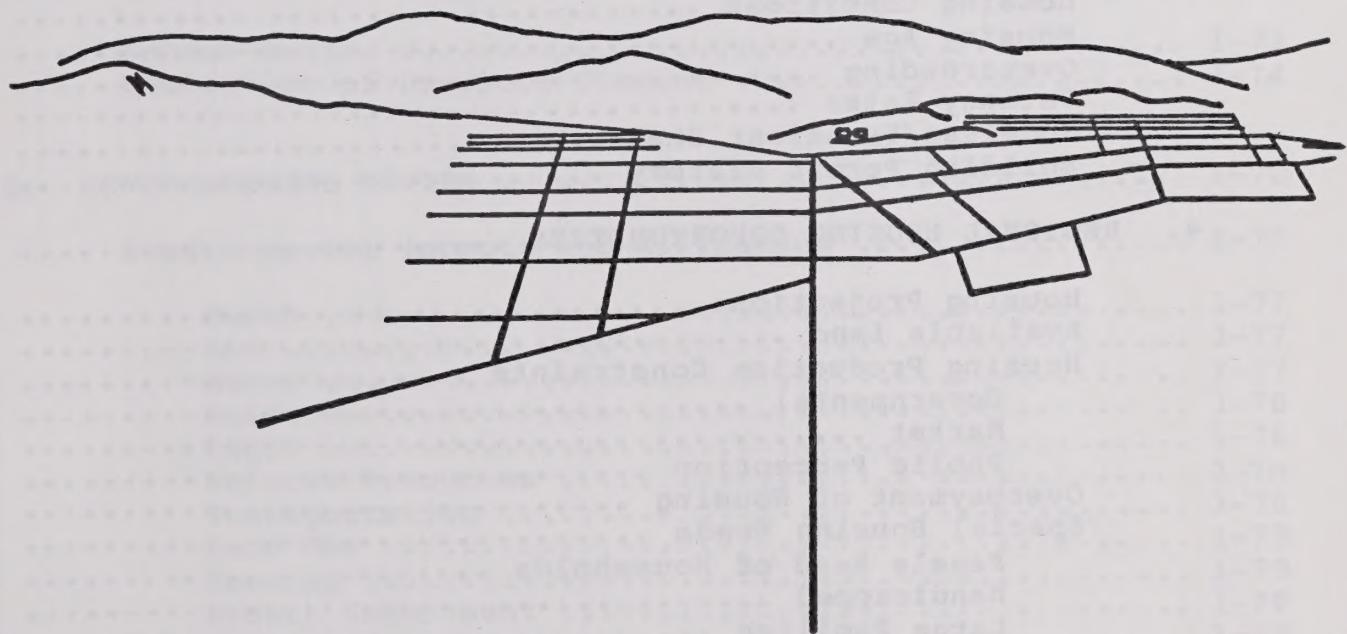


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CITY OF

MARICOPA GENERAL PLAN

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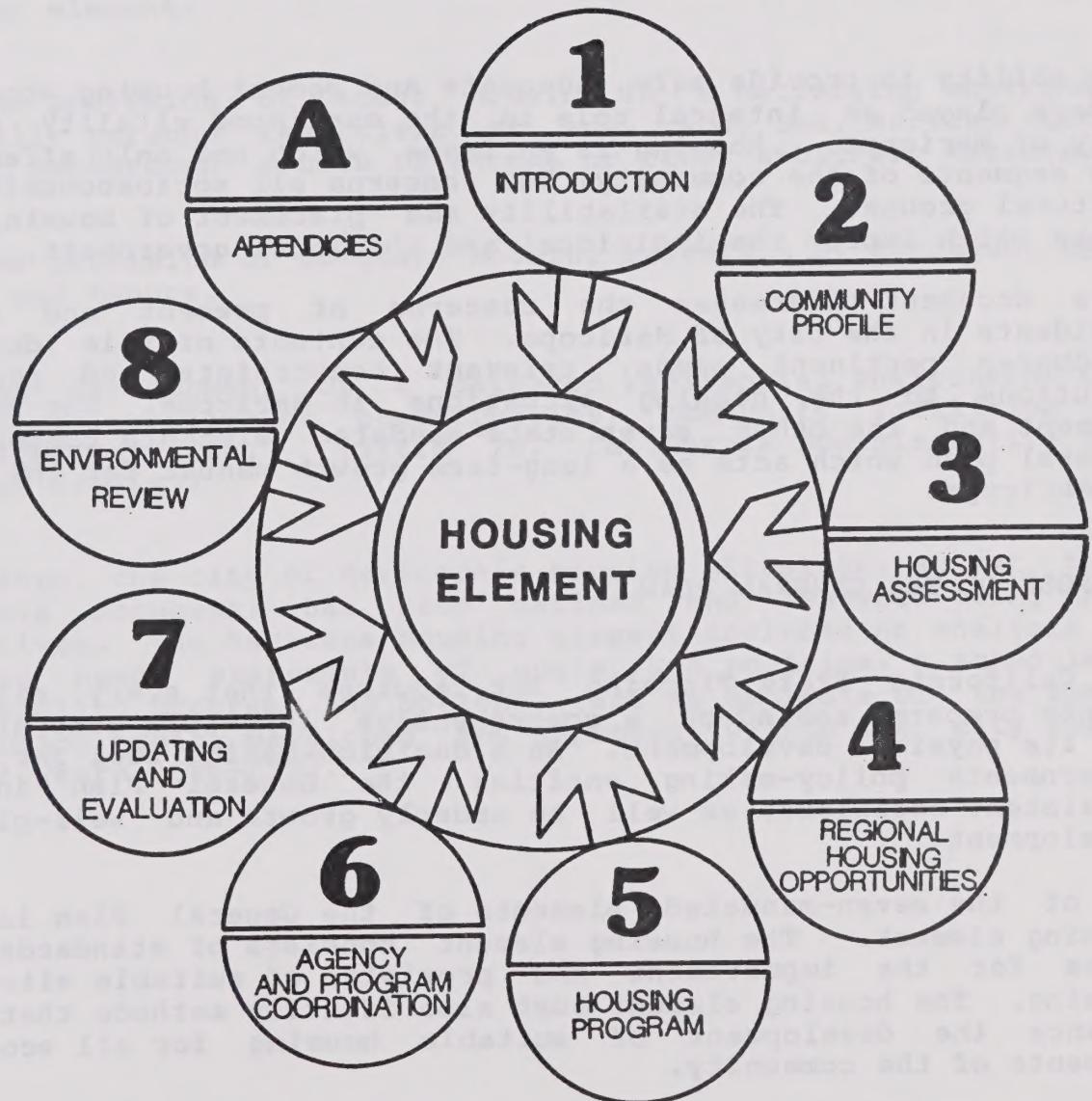
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CITY OF MARICOPA

INTRODUCTION

The ability to provide safe, adequate and decent housing stock has always played an integral role in the continued vitality of the city of Maricopa. Housing is an issue which not only affects a few segments of the community, but concerns all socioeconomic and cultural groups. The availability and placement of housing are areas which impact the individual and the local government.

This document addresses the concerns of present and future residents in the city of Maricopa. The contents of this document discusses pertinent needs, relevant constraints and possible solutions to the housing situations in Maricopa. The housing element and the other seven state-mandated elements compose the general plan which acts as a long-term growth manual for the city of Maricopa.

PURPOSE OF THE GENERAL PLAN

The California State Planning Act requires that every city and county prepare and adopt a comprehensive long-term general plan for its physical development. As a decision-making tool for local governments policy-making entities, the General Plan insures consistent decisions, as well as orderly growth and well-planned development.

One of the seven-mandated elements of the General Plan is the housing element. The housing element consists of standards and plans for the improvement and provision of suitable sites for housing. The housing element must also identify methods that will enhance the development of suitable housing for all economic segments of the community.

The General Plan has been required in the State of California since 1947, however, the housing element has been a mandatory element of the plan only since 1967. Since that year, the rapidly-rising cost of housing and its lessening availability to middle, as well as lower income groups, has prompted the state to revise the guidelines used in preparing the housing element. Therefore, this most recent edition of the Maricopa Housing Element was prepared using the revised guidelines of 1977, and the legislative amendments to those guidelines of 1985. (Government Code Section 65580)

THE PURPOSE OF THE HOUSING ELEMENT

The purpose of the housing element is to provide a documentation of housing needs and a schedule of actions the city will implement to meet those needs. In supporting the state goal of decent housing for all, the State Housing Element Guidelines set three objectives for the cities and/or counties to adopt for their housing element:

1. The provision of decent housing in a satisfying environment for all persons regardless of age, race, sex, marital status, ethnic background, source of income or other arbitrary factors.
2. The provision of adequate housing selection by location, type, price and tenure.
3. The development of a balanced residential environment with access to employment opportunities, community facilities and adequate services. (Title 25, California Administrative Code Section 6450(a))

Therefore, the city of Maricopa's housing situation, as set forth in this document, has been defined and assessed using these objectives. The Maricopa housing element includes an analysis of housing needs statements of goals and policies, a schedule of implementing programs and actions, and an estimate of the number of housing units developed and improved within the city during fiscal years 1986-1992.

COMMUNITY PROFILE

Location and Setting

The city of Maricopa is located in the southwest portion of Kern County, approximately 45 miles southwest of Bakersfield and approximately six miles south of the city of Taft (see Figure 1). To the north and east of Maricopa are some of California's most extensive oil fields. Southwest of Maricopa is Devils Gulch, through which Highway 166 passes, leading to Santa Maria and Ventura on the California Coast, each about 60 miles from Maricopa. Maricopa is situated on approximately 1,000 acres of rolling hills, at the base of the Temblor Mountain Range. The climate is characterized as hot and dry in the summer, with brief warm winters. Ninety (90) percent of the precipitation occurs between December and April.

One of the first established communities in Kern County, the city of Maricopa, in its heyday, had a population of approximately 20,000, developed as a result of the discovery of oil in the early 1900's. The largest and most spectacular gusher in American history was discovered approximately four miles northeast of Maricopa, in March 1910 and produced nine million barrels of oil in 18 months. Maricopa's economy is still based on the oil industry, with its future dependent upon the discovery and extraction of additional oil resources. Mobil Oil Company and the Bureau of Land Management own all land surrounding the city, and approximately 30 percent of the city of Maricopa land. Some developable parcels within the city are available on a year-to-year lease basis, however, the majority of these parcels are currently leased.

FIGURE 1
REGIONAL LOCATION
-MARICOPA-

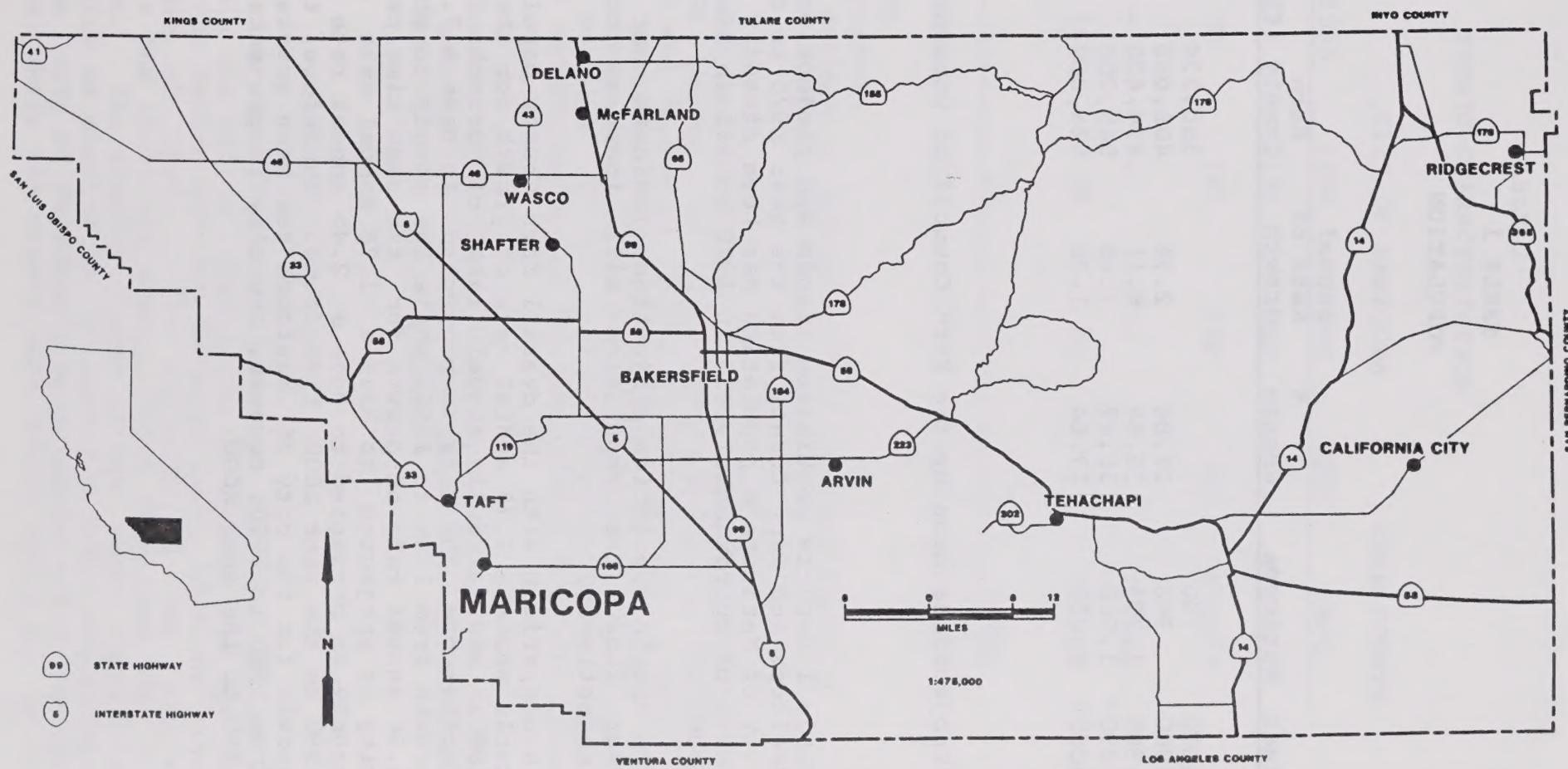


TABLE 1
POPULATION

Year	Maricopa	% Change	Annual Rate of Growth	Kern County	% Change	Annual Rate of Growth
1970	740			330,234		
1980	946	27.84	2.78	403,089	22.06	2.20
1986	1,293	36.68	6.11	494,650	22.69	3.78
1990*	1,700	31.47	7.86	549,000	10.98	2.74
2000*	2,000	17.64	1.76	629,000	14.57	2.45

*Projections made by the Kern Council of Governments

Table 1 depicts population trends and projections for the city of Maricopa and Kern County from the year 1970 to the year 2000. The city of Maricopa's population has been steadily increasing from a level of approximately 750 in 1970 to 946 in 1980 and to 1,293 in 1986.

The city's population projections indicate that in 1990 and in the year 2000, the population will increase to 1,700 and 2,000, respectively.

In comparison with the overall Kern County population figures, the table shows a 2.78 annual rate of growth for the city from 1970 to 1980, and a 6.11 annual rate of growth from 1980 to 1986. Furthermore, the city is projected to have a 7.86 annual rate of growth from 1986 to 1990, while the county is projected to have a 2.74 annual rate of growth for the same time period. Still, the city is projected to have a 1.76 annual rate of growth and the county is projected to have a 2.45 annual rate of growth for the 1990 to the year 2000 time-frame. Therefore, the annual rate of growth for the city of Maricopa has been greater than the county from 1980 to 1990, however, the city is projected to stabilize from 1990 to the year 2000.

TABLE 2
ETHNIC CHARACTERISTICS

Ethnicity	CITY OF MARICOPA			KERN COUNTY	
	1980	1986	1990	2000	1980
White	853	1151	1500	1732	281,115
Spanish Origin ¹	70	107	152	206	87,119
Black	--	--	--	--	20,668
Indian & Asian	16	24	33	43	13,182
Other	7	11	15	19	1,005
TOTAL	946	1293	1700	2000	403,089

SOURCE: U.S. Census 1980

* Less than one percent

1 Spanish Origin defined as Mexican, Puerto Rican, South or Central American, Cuban, and other Hispanics.

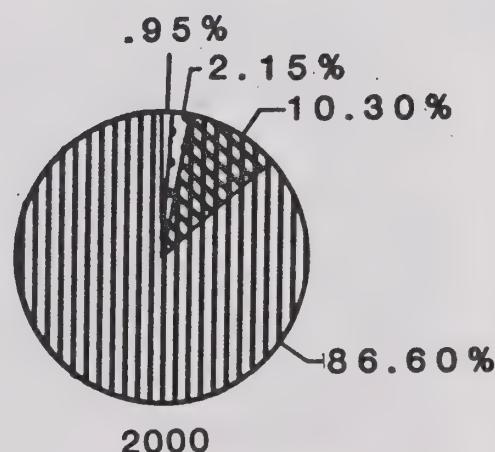
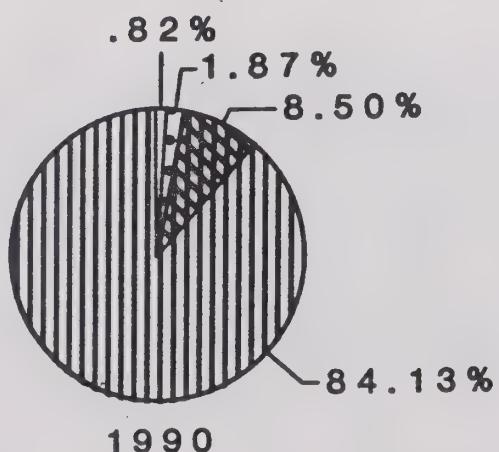
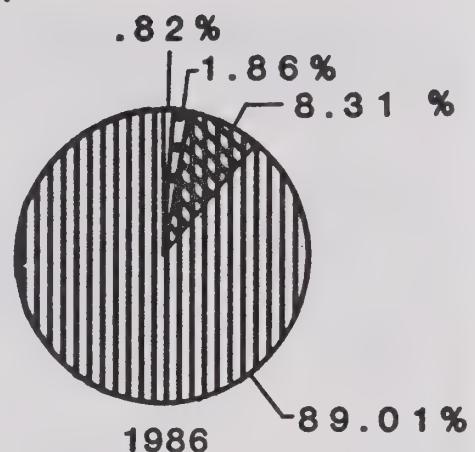
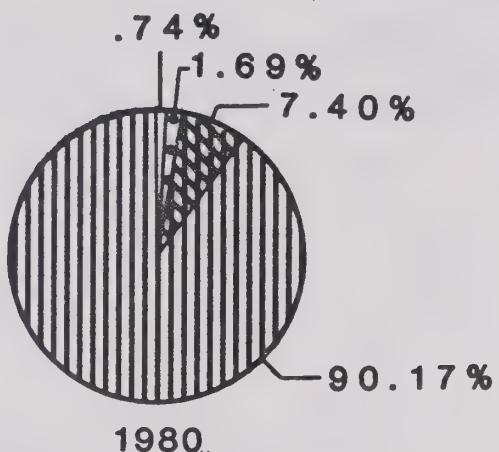
The ethnic group which was identified in the 1980 U.S. Census as White comprises 90 percent of the city's population, which is depicted in Table 2 and Figure 2. Other groups include: Spanish origin, having 7 percent, American Indian, Eskimo, Aleut and Asian, having 2 percent, and others, having 1 percent. The trend of the city is the increase of both the White and Spanish origin populations and the establishment of the American Indian and Asian ethnic groups.

In comparison, the county also has a significant number of White population of 70 percent and a greater percentage of Spanish origin population than the city with 22 percent.

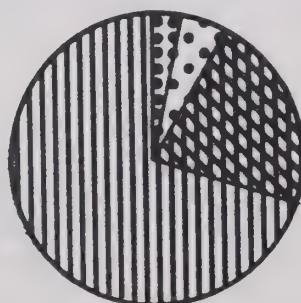
Age Distributions

Table 3 compares the age distributions for Maricopa and Kern County. In general, the city's population is similar in age to the county's, with the median age for Maricopa being 29.4 and the county's median age at 28.2. The majority of the city's population is within the 10-54 age groups, which comprises 66% of the total population. The elderly (ages 55 and over) comprises 19% of the city, which is similar to the county's (19%) within the same age group. The city of Maricopa's male/female ratio is 51% male, and 49% female, while the county male/female ratio is split evenly, 50/50.

FIGURE 2
ETHNICITY
CITY OF MARICOPA



KERN COUNTY



WHITE

SPANISH ORIGIN

BLACK

INDIAN & ASIAN

OTHER

TABLE 3
AGE DISTRIBUTIONS

MARICOPA			KERN COUNTY	
Age Group Years	Number	Percent	Number	Percent
0-9	146	15	69,080	17
10-19	188	20	70,511	17
20-34	217	23	104,890	26
35-54	218	23	82,779	21
55-64	101	11	36,602	9
65 & over	76	8	39,227	10
Total	946	100%	403,089	100%
Males	485	51%	200,831	50%
Females	461	49%	202,258	50%
Median Age	29.4		28.2	

TABLE 4
MAJOR EMPLOYERS IN MARICOPA

NAME OF BUSINESS	NUMBER OF EMPLOYEES
Maricopa Union High School	55
Edna's Cafe	9
Gateway Liquor Store	8
Comfort Lodge	7
The Diner	5
Buck's Restaurant	5
Diesel Power	3
Auto Paint and Body Works	2

Various oil companies, outside the city, employ approximately 25,000 people from various parts of the county.

The number of service-oriented jobs are not found in Maricopa. However, the residents must go to either Bakersfield or Taft for services. The high household income for the citizens of Maricopa is due to the number of jobs within the oil industry.

HOUSING ASSESSMENT

Household Income Distributions

Income levels for the city of Maricopa are indicated in Table 5, based on 1970 and 1980 census data with projections to 1990. The percentage of household income in the city of Maricopa is projected to decrease in the less than \$5,000 category. The median household income reflects this by the increase from \$6,800 in 1970 to the projected \$33,360 in 1990.

TABLE 5
HOUSEHOLD INCOME DISTRIBUTIONS

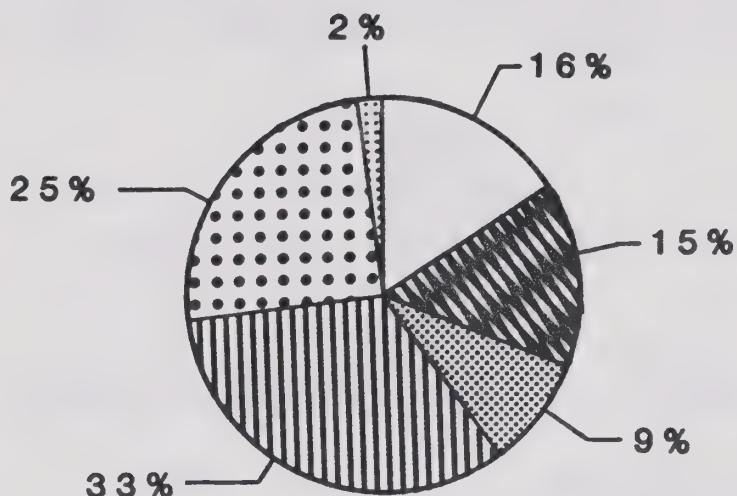
INCOME GROUP	1970	1980	1986*	1990*
Under \$5,000	37%	55	39	28
\$ 5,000- 9,999	27%	50	38	37
\$10,000-14,999	20%	31	62	104
\$15,000-24,999	6%	113	199	174
\$25,000-49,999	-	86	104	58
\$50,000 & Over	-	6	6	10
Total	100%	341	448	411
Median Household Income	\$6,800	\$18,971	\$27,421	\$33,360
Number of Households	N/A	341	448	411

N/A Means not available

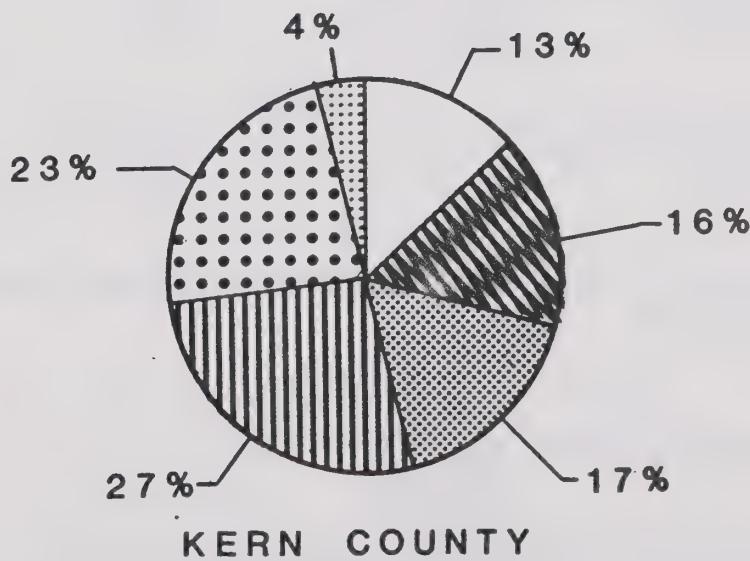
1 Adjusted from 1977 Special Census using HUD median income data

* Calculations based on Kern County trends

FIGURE 3
HOUSEHOLD INCOME DISTRIBUTIONS
1980



CITY OF MARICOPA



KERN COUNTY

- UNDER \$5,000
- \$5,000 - \$9,999
- \$10,000 - \$14,999

- \$15,000 - \$24,999
- \$25,000 - \$49,999
- \$50,000 OR MORE

Distribution of Occupied Units by Tenure

Table 6 illustrates the distributions of occupied units by tenure. The majority of housing in Maricopa is owner-occupied, however, the property which the housing is located is lease-occupied. The renter-occupied percentage has increased to 30 percent in 1980, from 25.6 percent in 1977.

TABLE 6
OWNER/RENTER DISTRIBUTION

YEAR	TENURE	NUMBER OF UNITS	PERCENTAGES
1977	Owner-Occupied	180	74.4
	Renter-Occupied	62	25.6
	Total	242	100%
1979	Owner-Occupied	192	74.7
	Renter-Occupied	65	25.3
	Total	257	100%
1980	Owner-Occupied	280	70
	Renter-Occupied	120	30
	Total	400	100%

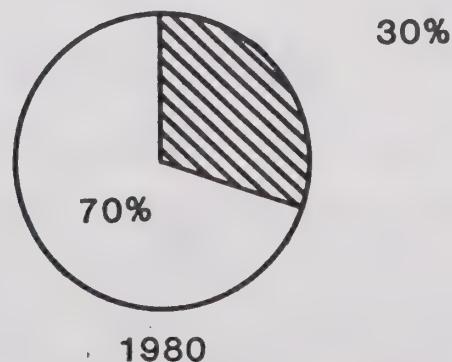
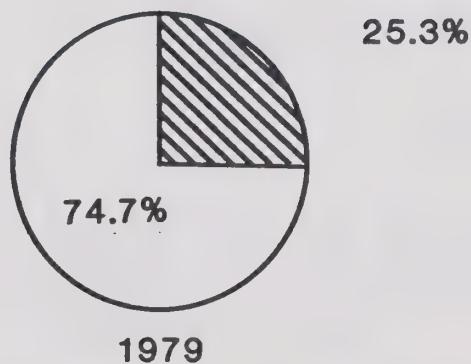
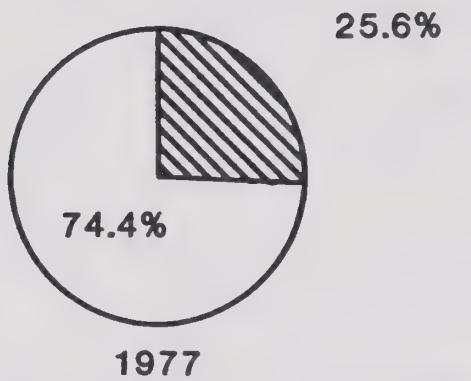
Source: California State Department of Finance; Maricopa City Government

Housing Inventory Trends

Table 7 shows the housing inventory trends for the city from 1970 to 1980. The population per household has decreased from 3.10 in 1970 to 2.90 in 1977 to 1.90 in 1980. Therefore, the city of Maricopa's per household population is decreasing relative to the housing which is being constructed.

FIGURE 4

OWNER/RENTER DISTRIBUTION



Renter-Occupied



Owner-Occupied

TABLE 7
HOUSING INVENTORY TRENDS

Year	Housing Inventory	Single Family	Multi Family	Mobile Home	Total
1970	Total Units	221	13	21	255
	Occupied Units	N/A	N/A	N/A	239
	Population Per Household				3.10
1977	Total Units	221	13	34	268
	Occupied Units	199	12	31	242
	Population Per Household				2.90
1980	Total Units	N/A	N/A	N/A	400
	Occupied Units	N/A	N/A	N/A	271
	Population Per Household				1.90

Source: U. S. Bureau of the Census; California State Department of Finance; Kern County Planning Department; Maricopa City Government

N/A Means not available

Housing Conditions

In order to ascertain the conditions of residential structures in the city of Maricopa, the Maricopa Planning Department, with Kern COG, conducted surveys within the city in July 1986. The city's housing stock was classified as follows:

Standard: No work needed on structure or landscaping;

Minor Rehabilitation: Needs paint or yard work;

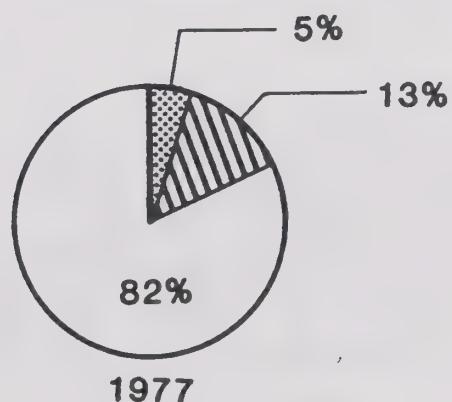
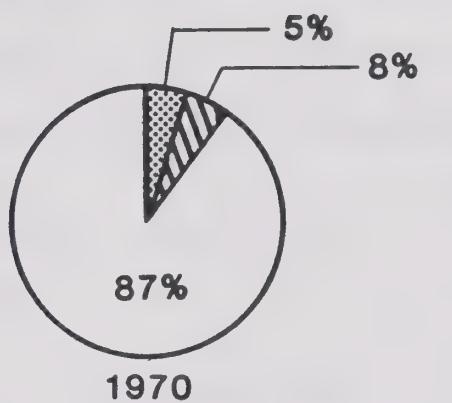
Major Rehabilitation: Visible structure damage (room, walls, foundations); and

Dilapidated: Poor condition, unsuited for rehabilitation.

Table 8 depicts the percentage of units within the four above classifications. Fifty-one (51) percent of the total dwelling units were established to be within the standard classification, while forty-one (41) percent of the city's units were within the minor rehabilitation classification. Still another approximately eight percent (7.6%) of the total was within the major rehabilitation classification and approximately half of a percent (0.4%) of the total housing was within the dilapidated classification. Therefore, 92 percent were in the standard and minor rehabilitation classifications.

FIGURE 5

HOUSING INVENTORY TRENDS



Single Family Multi Family Mobile Home

N/A Means not available.

TABLE 8
HOUSING CONDITIONS-CITY OF MARICOPA

Classification	Number	Percent
Standard	267	51
Minor Rehabilitation	215	41
Major Rehabilitation	40	7.6
Dilapidated	2	.4
<hr/>		
Total	524	100%

Source: 1986 Housing Survey

Housing Age

The condition of a city's housing stock is primarily relative to the housing age and how well the units have been maintained since their construction. Table 9 shows that over fifty percent (57%) of the entire housing stock was constructed prior to 1950. Also, approximately seventy (68%) percent of the entire housing stock was constructed prior to 1960. Still, another thirty-two (32) percent of the housing was constructed between 1960 to 1970.

TABLE 9
HOUSING AGE

YEAR	YEAR ROUND	TOTAL OCCUPIED	RENTER OCCUPIED
1979-March 1980	30	30	9
1975-1978	45	42	2
1970-1974	15	12	3
1960-1969	38	35	14
1950-1959	44	38	15
1940-1949	59	58	17
1930 or Earlier	<u>169</u>	<u>155</u>	<u>39</u>
Totals	400	370	99

Source: 1980 U. S. Census

Overcrowding

Households with more than 1.01 persons per room are considered to be overcrowded and constitute a current unmet need. For the city of Maricopa, overcrowded households were made using 1980 census data. Table 10 shows five percent of the housing units in Maricopa are considered overcrowded, while the county percentage is seven.

TABLE 10

HOUSEHOLDS WITH MORE THAN 1.01 PERSONS PER ROOM

	City of Maricopa # of Households		County of Kern # of Households	
Households Reporting More than 1.01 Persons Per Room	19	5%	11,018	7%
Total Units	400	100%	155,702	100%

Estimated Vacancy Rates

The estimated vacancy rates for the city of Maricopa are reflected in Table 11. In 1977 and 1979, the city experienced a 1.5 percent effective vacancy rate and a 1.7 percent effective vacancy rate, respectively. The effective percent rate accepted as "normal" lies between 4 to 5 percent of the total units. In 1985, the city experienced a 4.4 percent effective vacancy rate. This indicates a "normal" housing market in the city.

TABLE 11
ESTIMATED VACANCY RATES

	Single Family	Multi- Family	Mobile Homes	Total
1977 For Sale	3	-	-	3
For Rent	-	-	-	1
Available Vacant	$\frac{1}{3}$	-	1	$\frac{1}{4}$
Percent of Total Units				1.5%
1979 For Sale	3	-	-	3
For Rent	-	-	2	2
Available Vacant	$\frac{1}{3}$	-	2	$\frac{5}{6}$
Percent of Total Units				1.7%
1985 For Sale	3	-	12	15
For Rent	$\frac{1}{4}$	$\frac{1}{1}$	15	20
Available Vacant				4.4%
Percent of Total Units				

Source: California State Department of Finance; Kern County Planning Department; Local Realtors; 1982 Housing Element; Taft Midway Driller Newspaper.

Homeless/Transient

There are currently two temporary shelter facilities which are located in the Bakersfield area, namely the Rescue Mission, 832 Sumner Street, and the Good Shepard Shelter, 800 Baker Street. The Rescue Mission maintains fifty beds for men and fifty beds for women and children for up to five nights. The Good Shepard Shelter maintains ninety beds for men. The Rescue Mission is operated on a yearly basis, while the Good Shepard Shelter is operated only during the warm months of the year.

Building Permit History

Recent trends in housing development in Maricopa are reflected in building permits issued, as shown in Table 12. Since Mobil Oil Company owns 30 percent of the land in the city, which it leases as opposed to selling, mobile homes have emerged as the primary source of new housing in the community. Building permit data shows that approximately ninety percent (91%) of all permits issued from 1975 to 1985 were for mobile homes. While through this same time period, single-family units comprised 8.4 percent and multi-family had .6 percent of the total permits.

TABLE 12
BUILDING PERMIT HISTORY

YEAR	<u>TYPE OF UNIT</u>			TOTAL
	SINGLE FAMILY	MULTI FAMILY	MOBILE HOME	
1975	--	--	1	1
1976	1	--	10	11
1977	4	--	15	19
1978	2	--	8	10
1979	1	--	19	20
1980	3	--	7	10
1981	--	--	8	8
1982	1	1	25	27
1983	--	--	28	28
1984	1	--	13	14
1985	--	--	7	7
Total	13	1	141	155
% Distributions	8.4%	.6%	91%	100%

Source: City of Maricopa and Kern County Building Department

REGIONAL HOUSING OPPORTUNITIES

The ability of a community to provide suitable housing to meet the needs of residents from all socioeconomic segments is largely dependent on opportunities within the community which avail themselves to the development of housing. Opportunities for housing are determined primarily by the availability of sites which can accommodate a wide range of housing types suitable for the city of Maricopa. Housing opportunities are often tempered by constraints imposed by both the private and public sectors. Local land use controls and infrastructure capacities can also constitute as constraints to housing development, as can construction costs for low and moderate income units, which are incurred by the developer. This section of the Maricopa Housing Element provides an analysis of the various opportunities and constraints that are specific to the total development of housing in Maricopa.

This section is respondent to the requirements of Government Code Section 65583, which relates to the inventory of available housing sites and an analysis of the governmental constraints as they relate to the development of housing for all socioeconomic segments of the city.

Housing Projections

The California State Planning Act requires that every city and county prepare and adopt a long-term comprehensive housing element section of their general plan for the development of their jurisdiction. The general plan is a policy document designed to guide the development of the jurisdiction in a manner consistent with its physical, social, economic and environmental goals. The initial housing element requirement was enacted in 1967, however, in 1977 the Department of Housing and Community Development adopted revised guidelines. This revision required Council of Governments entity for each region to adopt a Fair Share Housing Allocation Plan. The purpose for developing a fair share plan was "to provide localities with a general measure of local responsibility for addressing a fair share of the market area housing need."

The State of California and the Kern Council of Governments entity, in preparing the Regional Allocation Plan, based the relationship between a community's income distribution and its housing situation by the actual median household income of the Standard Metropolitan Statistical Area (SMSA). The Kern County boundaries form one entire SMSA, therefore, census information for the county which pertains to income is used. The SMSA's median household income is divided into four income groups, which includes: 1) very low income--those households with annual income below fifty (50) percent of the SMSA's median income; 2) other low income--households with annual incomes between fifty (50) and

eighty (80) percent of the SMSA's median income; 3) moderate income--those households with annual incomes between eighty (80) percent and 120 percent of the SMSA's median income; and 4) above moderate--households with annual incomes above 120 percent of the median income.

The city of Maricopa and the county of Kern's income groups, based on the above designations and each entities' respective median household incomes, are listed in Table 13. The city of Maricopa's median household income of \$18,971 is approximately \$2,600 more than the county's, which is \$16,358.

Kern County has been divided into five housing areas; Maricopa is within the Westside Housing Area (see Figure 5). Based on the data in the Regional Housing Allocation Plan for the County of Kern and on the 1980 U.S. Census, the city of Maricopa is shown to be projected to have a high percentage of low-income population relative to the county, as well as the state, as a whole. The city of Maricopa is projected to need 31 percent of its households in the very low income category to adequately serve the population; while the Westside Housing Area, which the city is in, is projected in 1985 and in 1991 to have 29 percent of its households in the same category. Also, the county of Kern is projected to have 25 percent of its households in the very low income category in the same time period.

The city is projected to have twenty-five (25) percent of its households within the moderate income category to adequately serve the population; while the Westside Housing Area and the county are both projected to have 24 percent and 22 percent, respectively, within the same category. Therefore, the city of Maricopa is projected to provide 45 percent of its total households within the very low and other low income categories. This will impact the city with low income housing and, subsequently, cause a deficiency in the provision of moderate and above moderate income housing, relative to the household income distributions.

TABLE 13
HOUSING PROJECTIONS

1985	MARICOPA	WESTSIDE HOUSING AREA	KERN COUNTY
Very Low	95	2,763	40,553
Other Low	44	1,410	29,198
Moderate	75	2,212	35,687
Above Moderate	<u>92</u>	3,047	<u>56,774</u>
Total Estimated Households	306	9,432	162,212

1991	MARICOPA	WESTSIDE HOUSING AREA	KERN COUNTY
Very Low	104	3,047	44,729
Other Low	49	1,555	32,204
Moderate	83	2,440	39,361
Above Moderate	<u>102</u>	3,361	<u>62,620</u>
Total Estimated Households	338	10,403	178,914

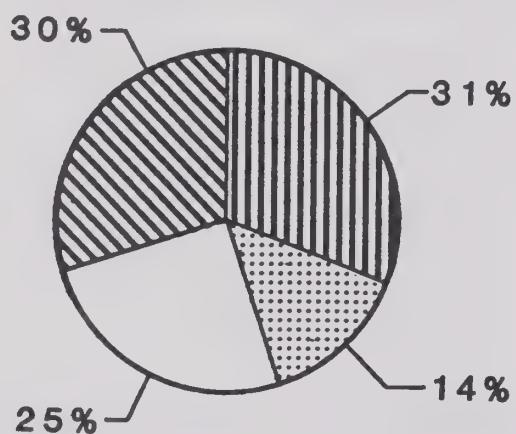
Source: Regional Housing Allocation Plan,
Kern Council of Governments

Available Land

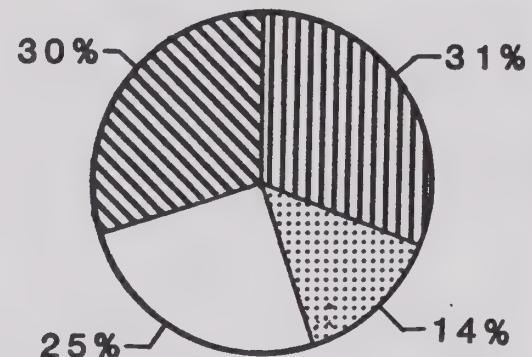
The determination of whether or not a community has an adequate supply of vacant developable land to meet its projected housing needs is required by Sections 65583 and 65584(a)(3). The amount of land available for the development of housing is crucial in considering the methods in order to solve the housing needs of the city. First, there must be sufficient vacant land. Second, the land must be residentially-zoned within the city limits. And third, the land must be developable in order to meet the projected housing needs through the year 2000. A determination of available land was made from careful review and analysis of both the ownership of land and the zoning map. The methodology of the city of Maricopa, at the time of analysis, was that if Mobil Oil

FIGURE 6
HOUSING PROJECTIONS

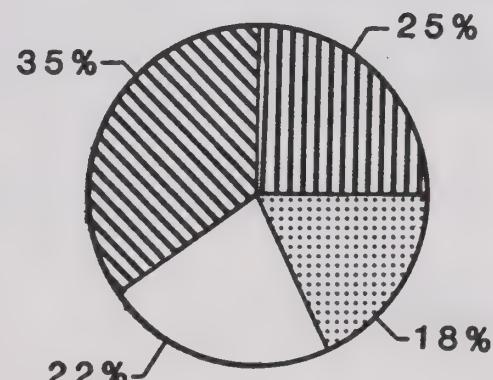
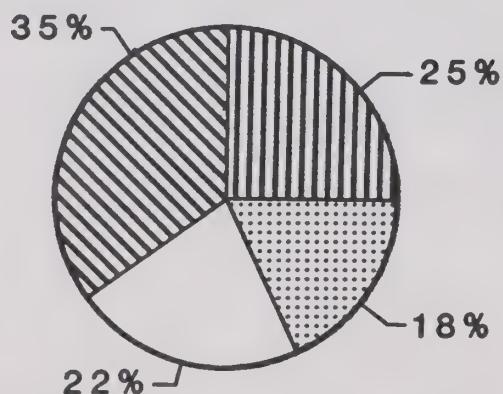
1985



1991



CITY OF MARICOPA



KERN COUNTY

VERY LOW

MODERATE

OTHER LOW

ABOVE MODERATE

Company owned the land, the land would not get developed. This methodology has been developed over the years, by oil company policies to lease rather than to sell their land. Therefore, the available land analysis reflects this methodology.

Of the approximately 1,011 acres of land within the Maricopa city limits, approximately 550 acres are vacant and developable. Existing zoning reflects that approximately 170 acres (172.99 acres) is zoned single family and has a potential of 1,037 dwelling units. Also reflected in the zoning map is the duplex residential land being seven acres and having a potential of 66 dwelling units. Still another designation being the multiple family residential land being 33 acres and having a potential of 390 dwelling units and the rural residential land being 36 acres and having a potential of 36 dwelling units.

The vacant residential land within the city of Maricopa's city limits is broken down by uses in Table 14 below. Within the estate zoned vacant land, there are 36.42 acres developable. The single family zoned vacant land comprises of 31.77 acres. The duplex zoned vacant land comprises of .67 acres and the multiple family zoned vacant land is 21.72 acres.

TABLE 14
VACANT RESIDENTIAL LAND

ZONES	NUMBER OF ACRES	PERCENT	MAXIMUM POTENTIAL DWELLINGS
Estate Zone	36.42	40	36
Single Family	31.77	35	190
Duplex	.67	1	6
Multiple Family	<u>21.72</u>		<u>260</u>
Total	90.58	100%	492

Forty percent of the total vacant residential land available for development is located within the estate zone classification. Approximately thirty-five percent of the total vacant residential land is zoned single family residential. Also, approximately one percent of the total vacant residential land available for development is located within the duplex residential zone classification. Still another twenty-four percent of the total residential land is within the multiple family dwelling zone classification.

Housing Production Constraints

Even with the best intentions of providing adequate housing for all persons in the community, there are still constraints which can hinder or prevent progress to alleviate the problem. These constraints include prohibitive land use plans, regulatory statutes and the lack of communications between local officials and the citizenry, which are considered to be governmental in nature. Other constraints include inflation and high interest rates, which are attributable to the economic forces working in the private market. The public's perception of housing assistance programs is crucial in the success or failure of the programs designed to meet the housing needs.

While some types of constraints are present in any community, they can sometimes be overcome. Or if identified and investigated, mitigation measures can be suggested to help facilitate a solution agreeable to the majority of the community.

Governmental Constraints

Factors related to governmental procedures and the community's development plans and standards may impede the timely and effective construction of needed housing units. Certain problems have been identified within the city of Maricopa, from data provided by the local agencies, as well as through comments made at public meetings. The following items represent governmental constraints to meeting identified housing needs in Maricopa.

1. Mobil Oil Company owns approximately 77 percent of all developable vacant lots within the city. Only 338 residential lots are developed that are owned by Mobil. Development on these lots has been restricted to impermanent structures, such as mobile homes, by oil company policy and the city zoning ordinance. This restriction has been implemented because these parcels are available on a year-to-year basis only and are not available for sale.
2. Government housing programs, such as Farmers Home Administration have not provided funding in Maricopa in the past because of inadequate sewer facilities. The recent improvement of sewer facilities is an effort to resolve this constraint.
3. Paved streets and street improvements including curbs, gutters, and sidewalks, are lacking in many parts of town. This makes it difficult for homeowners to meet financing requirements established by lending institutions.
4. There are no medical or dental facilities in Maricopa. Therefore, residents must go to Taft or Bakersfield for emergency or other medical care.
5. Government housing programs and funding cannot be used to rehabilitate or build housing on land that is available through a short-term lease arrangement.

6. The city of Maricopa has not taken appropriate steps to place an Article 34 referendum on the ballot (passage of an Article 34 referendum would permit the city to develop, construct or acquire low rent housing projects). Consequently, the increased opportunity to provide housing for low and moderate income persons through the Article 34 referendum is not available in Maricopa.

7. The city of Maricopa established its General Plan, this is a planning tool for consistent growth. Also a Zoning Ordinance was established which is consistent with the adopted General Plan. Also the Zoning Ordinance provides a concrete plan for the provisions of use by private citizens of the community.

8. Building codes are taken from the Uniform Building codes set by the State and Kern County. The enforcement of the codes is done under contract with the Kern County Building Department.

9. The permit procedures in the city of Maricopa are as follows:

- 1) The applicant fills out the application that is filed by the city clerk.
- 2) The City Administrator/Planning Director reviews the application, then presents the project to the city council for approval or denial.
- 3) The application fees vary, depending on the project.

Market Constraints

The costs associated with housing (material, development fees, land, labor and capital) have been, with few exceptions, increasing rapidly for the past decade. These high costs pose a major constraint to the provision of housing people of all economic segments of the community. Construction costs are prohibitive and older homes are in such demand that prices for them are unaffordable to many residents. The following items represent those market constraints to meeting housing needs in Maricopa.

1. Eight percent of Maricopa's housing stock is substandard and in need of major rehabilitation or removal. Deterioration of these units has occurred for a number of reasons: 1) there is no financing available for rehabilitation; 2) the owner either is lacking the necessary ability (physically or mentally) or isn't interested to the maintenance of their property; or 3) the structure is on leased land and its uncertain situation of occupancy makes upgrading or maintenance of the dwelling unit illogical.

2. New construction has been limited due to the unavailability of land. Demand for sound housing is high which means that the rental of even dilapidated units are guaranteed. Subsequently, little incentive exists for landlords to improve or maintain their properties.

3. Young couples, the elderly on fixed incomes, singles, and laborers cannot meet down payment requirements on new homes. Rising interest rates are making the cost of borrowing money prohibitive as well.

4. Labor, contractors, and construction materials are not available locally and importing these services increase the total cost of providing sound housing.

5. With the city's limited population and economic base, the ability to support a complete range of commercial services is lacking. Therefore, residents must make periodic trips to Taft or Bakersfield for most shopping services.

6. Dilapidated housing cannot be removed to provide sites for new housing because there are no relocation housing sites available in which to house the displaced residents.

7. Limited financing for home purchase, construction or rehabilitation is difficult to obtain and is available only via institutions in Taft and Bakersfield.

Public Perception Constraints

Public perceptions of housing issues may constitute constraints to the development of housing that meets the needs of varying income groups. Several generally-held perceptions surfaced in a series of public meetings held in Maricopa.

1. Residents within the city have limited knowledge of programs and financing that are available for home purchase or improvement.

2. Residents are wary of federal programs that impose restrictions on how funds are to be allocated. There is a high degree of community pride and desire of autonomy by the residents.

3. Citizen participation in rehabilitation and conservation programs has not materialized. Leadership potential to promote citizen activism in these efforts is present in citizen and neighborhood organizations, however, this potential has not yet been fully developed.

4. The lack of coordination and promotion to encourage neighborhood and housing improvement programs obstructs the community to improve their living environment. The leadership needed to encourage the rehabilitation of dwelling units and the improvement of neighborhood amenities must come from within the city.

Overpayment of Housing

Table 15 depicts the number of lower income households, both renter and owner, that are overpaying (i.e., paying more than 25 percent of their monthly income) for housing within the city of

Maricopa. This information is necessary in order to complete the comparison of level of payment to the ability to pay, that is required by Article 10.6 of the Government Code. The boxed figures represent the total number of lower income renters that are overpaying for housing.

TABLE 15

HOUSEHOLD INCOME BY GROSS RENT AS PERCENT OF INCOME

Rent as % of Income	-0- <u>\$4,999</u>	\$5,000 <u>9,999</u>	\$10,000 <u>14,999</u>	\$15,000 <u>19,999</u>	\$20,000 or More	Total
0-19%	0	4	4	6	27	41
20-24%	0	0	6	4	0	10
25-34%	1	0	5	0	0	6
35+ %	18	12	0	0	0	30
Not comtd.	3	0	1	2	2	8
Total	22	16	16	12	29	95

Source: 1980 U.S. Census

Special Housing Needs

The following section quantifies the existing housing needs pursuant to the provisions within Government Code Section 65583(6). It is important to analyze the city of Maricopa's housing situation to ascertain whether special housing needs exist within the community.

The disparity between current housing prices and the price levels which Maricopa residents can afford has been detailed in preceding material. This section will discuss the special housing conditions which include, 1) female head of household, 2) handicapped, 3) large families, and 4) elderly.

Female-Headed Households

Table 16 depicts the total number of families and the number of families with female-headed households, both below and above the poverty level within the city of Maricopa. Poverty level, according to the 1980 U.S. Census, is fifty (50) percent below the median household income for the city of Maricopa. The city's median income in 1980 was \$18,971.

There were 23 total families and 2 female-headed households with children 0-5 and 6-17 age groups that were above poverty in 1980. There were 37 total families and no female-headed households with children 0-5 years of age that were above poverty. There were also 80 total families and 8 female-headed households with children 6-17 years of age only that were above poverty. Still another 102 total families and 2 female-headed households were without children in 1980 that were above poverty.

TABLE 16
FEMALE-HEADED HOUSEHOLDS

	Total	Families With Female Headed Households
Above Poverty:		
Children 0-5 and 6-17	23	2
Children 0-5 only	37	0
Children 6-17 only	80	8
No Children	102	2
BELOW POVERTY:		
Children 0-5 and 6-17	3	0
Children 0-5 only	14	7
Children 6-17 only	11	8
No Children	2	0

Source: 1980 U. S. Census

Accordingly, there were 3 total families and no female-headed households with children 0-5 and 6-17 age groups that were below poverty in 1980. There were 14 total families and 7 female-headed households with children 0-5 only that were below poverty. Also, there were 11 total families and 8 female-headed households with children 6-17 years of age that were below poverty. Still another 2 total families and no female-headed households with no children that were below poverty in 1980.

Thus, the total number of families with female-headed households, above and below the poverty level in 1980 was 27. However, the female-headed households below the poverty level (13) should have priority over those who are above poverty (12) because the financial dependencies that they must provide.

Handicapped

The presence and number of handicapped persons in a city have important planning implications. Access and the ability of handicapped persons to use public transportation and/or infrastructure related to transportation, such as walkways, wheelchair ramps, etc., are primary among the special equipment or designing needed. The U.S. Census limits its information on disabled persons; they are put into two categories: "work disability" and "transportation disability." The actual number of disabled persons are quantified, however their type of disability is unknown.

Table 17 shows that approximately ten percent of Maricopa's population has some type of disability. The county has a similar percentage with 10.51 percent of disabled persons. Also, Table 18 lists the number and percentage of persons with a transportation disability. As of 1980, the city of Maricopa had 15 persons with a transportation disability. Approximately 25 percent (26.67%) of all persons having a transportation disability are between the ages of 16 and 64, and approximately 75 percent (73.33%) are 65 years of age or older.

TABLE 17
DISABLED PERSONS

<u>Type of Disability</u>	<u>Maricopa</u>		<u>Kern County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
No Work Disability	589	100.00	226,738	100.00
With Work Disability	17	2.89	8,707	3.84
Prevented From Working	37	6.28	15,129	6.67
Total Disabled	54	9.17	23,836	10.51

Source: 1980 U. S. Census

TABLE 18
PUBLIC TRANSPORTATION DISABILITY

	<u>With a Public Transportation Disability</u>		<u>Ages 16 - 64</u>		<u>Ages 65 and Over</u>	
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
Maricopa	15	100.00	4	26.67	11	73.33
Kern County	10,676	100.00	4,958	46.44	5,718	53.56

Source: 1980 U. S. Census

Large Families

In order to ascertain the conditions of the city of Maricopa's residential situation, an analysis of the community's large family was assessed. Table 19 depicts the number of large families in the city of Maricopa. Large families are defined as being greater than the median persons per unit, which was 2.39 according to the 1980 U. S. Census.

TABLE 19
LARGE FAMILIES

<u>Number of Units</u>	<u>Total Occupied Units</u>	<u>Renter Occupied Units</u>
Three Persons Per Unit	56	15
Four Persons Per Unit	56	15
Five Persons Per Unit	27	9
Six or More Persons Per Unit	17	6
Median Persons Per Unit	2.39	N/A

N/A means not available

Source: 1980 U.S. Census

Elderly

According to the preceding discussion on age distributions within the city of Maricopa (see Table 3), the number of persons 65 years of age and older was 76 in 1980. The percentage of elderly persons comprised eight percent of the total population within the city, which is less than the county (ten percent) had in 1980.

The city of Maricopa does not have any elderly housing developments for its elderly population. Although the senior citizens (60 years of age and over) can go to Taft through the local transit service. The local transit service is Foster's Transportation Service, which provides transit service for the citizens of Maricopa. The senior citizens of the city are allowed to use the service to go to and from the city of Taft for a nominal fee of fifty cents.

Within the Taft city limits is the West Side Recreation and Parks District, which provides senior citizens activities during the day. The district also provides a community center where the elderly population can go during the day to play pool, pinochle, bingo and bunco; also provided is a nutrition program, which is a daily well-balanced meal for seniors. Also, special programs are provided at no charge such as a blood pressure clinic, a birthday party for those having birthdays. All in all, there are activities and a place for the elderly to congregate.

Energy Conservation

The conservation of natural energy resources has become an important goal at all levels of government. The California state law, which governs Housing Elements, incorporates this goal by requiring that each Element includes a discussion of opportunities for energy conservation within the local housing stock.

Natural energy resources can be conserved in a variety of ways; energy-saving features can be built into new housing. Housing can be designed so as to take advantage of the natural climate in such a way that heating and cooling needs are reduced, both through the dwelling unit placement on the site and the design of windows and doors. Energy-saving devices can be installed in existing dwellings, as can more efficient insulation. Residents can take measures to reduce energy consumption by modifying the way in which they use their appliances.

The city of Maricopa will be participating in the county-sponsored Energy Conservation Library Program as discussed in this document. The city will assist in program publicity and encourage builders, developers, and private citizens to utilize the program.

Utilities and Services

The ability and willingness of the city to provide adequate infrastructure and services to new housing developments is an important element in meeting future needs. Requirements that are placed on the developer in terms of providing utilities and municipal services may prove restrictive when weighed with the construction/property costs and the return on housing investments in today's market. The selection below provides an assessment of these utilities and public services, as well as a forecast for future development. A comprehensive overview of all utilities and public services in Maricopa is presented in Table 20.

Domestic Water

The West Kern Water District is the purveyor of domestic water for Maricopa, as well as for other nearby communities. The District presently has 6 wells that supply all of the domestic water for the District, and it is not anticipated that any additional well will need to be drilled in the near future. Groundwater is planned to be the continued domestic water source beyond the year 2000. On the whole, the service deficiencies of the Water District are limited to some undersized water mains.

Within Maricopa, the Stanislaus Street area is afflicted with low water pressure and limited storage capacity. These problems have instigated the city to enact a "hook-up moratorium" for dwelling units in this area until the problem is corrected.

UTILITIES AND SERVICES

SERVICE	AGENCY	EXISTING CAPACITY	FUTURE CAPACITY	LIMITATIONS
Water	-West Kern Water District	-Groundwater source -Inadequate water pressure in the Stanislaus area.	-Water pressure needs to be corrected	-Funding
Wastewater Treatment	-City of Maricopa	-Adequate	-Adequate through 2000.	-None
Solid Waste	-Kern County Public Health Department	-Taft landfill site located 1 mile north of Highway 119.	-Adequate through 2000.	-None
Energy	Pacific Gas & Electric Company	-Existing population is accommodated	-Adequate through 2000.	-None
Park and Recreation	-West Side Recreation and Park District	-Cooperation agreement	-No plans for expansion	-Funding
Education	-Maricopa Unified School District	-Split Elementary/ high school	-Adequate through 2000	-None
Fire Protection	-Kern County Fire Department	-3 minute response time	-Adequate through 2000	-None
Police Protection	-Maricopa Police Department	-5 minute response time	-Adequate through 1991	-Annexation
Health Care		-Existing population not accommodated. -Lengthy ambulance response time	-Need medical services	-Funding

Parks and Recreation

Maricopa is lacking in recreation facilities, the local high school's swimming pool is operated during the summer months for recreation. The West Side Recreation and Parks District, located in Taft, cooperates with the city of Maricopa by making available its programs to its citizens. The programs include bingo games, pinochle, bunco and pool tables for 19 and older age group people; as well as weight room facilities, spa and sauna rooms and pool tables for the more active people. However, the extent of this supplement is not substantial due to the transportation problems endured by the elderly (discussed earlier within this document) and the young persons of the population.

Solid Waste

The Taft landfill site (located one mile north of Highway 119 on Elk Hills Road) is jointly used by Taft and Maricopa for solid waste disposal. The Kern County Public Health Department estimates that there are over 25 years of remaining life to the site. Garbage collection is done by city employees for the city of Maricopa.

Energy

Pacific Gas and Electric Company is responsible for providing electric and gas services for the city of Maricopa. The local P.G.&E. office is located in Taft and does not foresee any limits to providing services to Maricopa and that user fees are not affected by the growth of the city.

Fire

Fire protection services are contracted with the Kern County Fire Department. A substation is strategically located within the city limits. The Fire Department characterizes their service as being adequate and does not anticipate any problems in continuing to serve Maricopa through the year 2000. The response time for the Maricopa substation is approximately 3-5 minutes. The Department is aided by 6 volunteer fire fighters from the local community and has a mutual aide agreement with the Taft substation in situations where brush fires are concerned.

Police

The existing Maricopa City Police Department characterizes their service as being adequate and does not anticipate any problems in continuing to serve the city through the year 2000. There are

currently two police officers who alternate their work schedules four days on and four days off. Within the shift, they also vary their work hours according to the high peak traffic hours and the peak business and bar hours. Presently, the average response time for the city of Maricopa is ten minutes. There is one reserve officer currently with the Police Department.

The Kern County Sheriff's Department, as well as the California Highway Department, acts as back up units when the need arises. However, the response time for these two agencies becomes lengthy relative to the area they are responsible to patrol.

Wastewater Treatment

Maricopa's existing treatment facilities consist of two evapopercolation ponds for the sewer disposal system that replace the previous septic tank system. The daily flow rate of the plant is approximately 54,000 gallons. Since the population for Maricopa is not projected to significantly increase, the sewer ponds should be adequate for the year 2000 needs.

Streets

The city of Maricopa streets that are presently paved have recently been re-sealed or coated to extend the life of the street pavement. Therefore, the city does not anticipate major street improvements for some time.

Health

Currently, there are no 24-hour health care facilities in Maricopa and ambulance response times are lengthy. In addition, there is a shortage of physicians in the city. The greatest constraints to providing medical services in the community are the lack of funds and medical staff. The lack of medical facilities has been identified as a major growth constraint by citizens.

HOUSING PROGRAM

The housing needs defined in the preceding discussions, plus the constraints to housing provisions identified earlier, have been analyzed and now combine to provide the basis for the program strategy developed in this section. As stipulated within the Housing Element Guidelines, the program strategy includes goals, objectives and policies which support the overall housing program design. The goals, objectives and policies are statements which should continue to be valid over time, regardless of program availability or funding availability.

Throughout this discussion, and other portions of the Maricopa Housing Element, terminology is used which is germane to this particular planning effort. Specifically, the terms goals, objectives, policies, program initiators, program implementor and time frame, are used extensively in this section. In order to assist in the interpretation and understanding of the program strategy, the following definitions serve as a guide to the use of these terms, as they relate to this section of the Housing Element.

Goal: An ultimate purpose or end toward which effort is to be directed or aimed. As a value statement, it is general in nature and immeasurable.

Objective: A statement of intent or point to be reached, often expressed with respect to time and in measurable terms.

Policy: As a specific statement which is a guide to action, implying clear commitment.

Program Initiator: The private individual, governmental agency, non-profit organization or other entity responsible for developing or defining program parameters.

Program Implementor: The private individual, governmental agency, non-profit organization or other entity responsible for carrying out or fulfilling program requirements.

Time Frame: Specifically, time during which each specified program should be developed and implemented.

In the comprehensive program strategy developed in this discussion, the objectives, policies and programs have been divided into three categories: 1) construction of new units, 2) rehabilitation of units, and 3) conservation of units.



Building Maintenance



Yard Maintenance



Community Maintenance

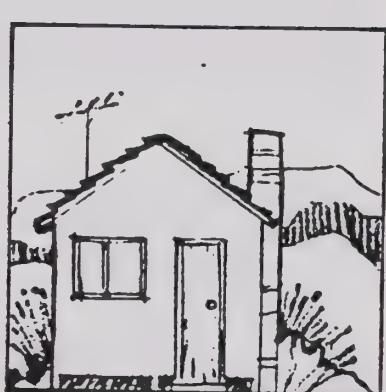


①

REHABILITATION



②



③



①

NEW CONSTRUCTION



②



③

Goal and Objectives

The preceding chapter of this Housing Element quantified and characterized the city's current and projected housing needs. This chapter will set forth appropriate and achievable responses to those identified needs.

The following statement of Maricopa's housing goal is intended to provide a framework for the housing program detailed in this part of the Housing Element.

GOAL: To provide an adequate supply of sound, affordable housing in a safe and satisfying environment for residents and others who wish to live in the city of Maricopa.

The following objectives are intended to provide an overall framework for efforts to meet the city's housing goal. They reflect the community's priorities at this time of adoption of this Housing Element. As such, they will be periodically evaluated for their continued applicability to Maricopa's housing problems and needs, and will be modified as necessary to be responsive to changes in the nature of housing need.

Objective 1: To increase the supply of sound housing at prices affordable by all segments of the community through the construction of an average of 80 units annually over the next five years. Projections indicate that this level of production will be more than met if currently-planned projects within the city actually proceed to completion. It is the city's objective to support the achievement of this production goal in such a manner as to encourage the development of an economically balanced housing stock.

Objective 2: To increase the supply of sound housing at prices affordable by all segments of the community through the rehabilitation of currently substandard units. About 65 percent of the city's existing housing stock is suitable for rehabilitation. Recognizing that many owners of such housing require financial and technical assistance if they are to upgrade its condition, and that sources of funding for such assistance are limited, it is the city's objective to pursue the capture of financial resources sufficient to support rehabilitation of approximately 15 percent of the housing stock which is suitable for rehabilitation over the next five years. Such funding would support rehabilitation of approximately 350 housing units.

Objective 3: To maintain the supply of sound housing in the city through conservation of the currently sound housing stock, as well as newly constructed and rehabilitated units.

A policy framework has been developed to guide decision making and actions intended to meet the objectives outlined above. These policies reflect the city's priorities, and are based on a careful assessment of the nature and seriousness of housing problems within the community. In order to assure that the policies are continually consistent with local priorities and with the nature of housing needs as they change over time, the policies will be evaluated periodically and modified as appropriate.

A series of specific program responses to the identified housing needs has been formulated within the framework set by the policy statements. These programs are intended to set forth the nature of activity or action which the city views as appropriate to its needs and priorities. Programs, and the financial resources available to support them, tend to change over time. It is likely that the specific programs available at the time of adoption of this Housing Element will be modified during the five year period to which this document directs its attention and that funding levels will be reduced. Therefore, the programs detailed in the following material are meant to indicate the general methods by which the city's housing problems may be solved; they are not intended to limit the specific program responses which may be employed over time.

The policy framework and program responses are interrelated. They are presented in tandem in the following discussions, and are grouped according to the objective which they support.

New Construction Policies

Objective 1: To increase the supply of sound housing at prices affordable by all segments of the community through construction of 80 units annually over the next five years.

Policy 1.1: Encourage the development of a balanced housing stock within the community, including a variety of housing types, ownership configurations and prices.

Policy 1.2: Encourage the development of additional sales and rental housing units for low and moderate income households.

Policy 1.3: Promote the development of additional housing units in areas where residential use is consistent with land use patterns as established by the city's General Plan and other guiding documents.

Policy 1.4: Encourage more widespread use of such favorable home purchase financing techniques as might become available through public and private agencies and institutions.

Policy 1.5: Encourage the use of passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs.

New Construction Programs

Table 13, found in Chapter 4, projects demand for additional housing units in Maricopa during the period 1985-91 at about 30 units; this demand is expected to occur at a variety of pricing levels and reflects anticipated population growth. Table 14 shows that if currently planned projects are brought to completion, this demand will be more than met.

Demand for new units also accrues to sources other than expected population growth. Some segment of demand will come from households wishing to upgrade the quality of their living conditions (2 units in the city are deteriorated); another segment will come from households currently living in overcrowded conditions (about 20 households), further demand for new units will accrue to occupants of units too deteriorated to be saved (about 2 units are estimated to be in need of replacement); and more demand will come from households currently paying a disproportionate share of their incomes for shelter. In most of these instances, the price of new units will have to be affordable if the demand is to be translated from a dream to a reality; obviously, this is most true with the last category, those who currently are paying more than is customary for shelter.

The housing production programs included in this section of the Housing Element are primarily directed to stimulating new housing construction at prices and rents affordable to those who cannot compete in the conventional marketplace. They are designed to address production needs created by population growth, as well as to provide alternative housing choices to households with the current housing needs outlined in the preceding paragraph.

Program 1.a: HUD Section 8 Housing Assistance Payments Program (or Successor Programs)

This program of the U.S. Department of Housing and Urban Development provides rent subsidies to enable lower-income households to occupy newly developed rental housing without having to pay more than 25 percent of their incomes for shelter. New construction projects may be developed by private parties, by public housing authorities, or by both acting together. Units may be either for families or for the elderly. Privately developed projects, which receive Section 8 funding commitments, also tend to receive favorable long-term mortgage financing, which acts to lower the amount of subsidy required to make the rent structure suitable to the needs of lower income households.

The city of Maricopa will encourage those private developments which take advantage of Section 8 subsidies and will support potential HUD approval of project proposals which are appropriately located, consistent with the city's housing assistance plan and which are consistent with definitions of the city's housing needs, as they change over time.

Program Objective: To increase the supply of rental housing affordable by low and moderate income households.

Program Initiator: Private developers; the city of Maricopa will assist potential developers in evaluating sites, substantiating housing needs, and the like; the city planning department will welcome technical assistance in this effort from county, state and federal sources.

Program Financing: U.S. Department of Housing and Urban Development (HUD).

Program Implementor: HUD and private developers.

Time Frame: 1986-1991.

Program Supports: Policies 1.1, 1.2, 1.3.

Program 1.b: Article 34 Referendum Authority

Article 34 of the California Constitution provides that the voters of a locality must, by referendum, approve in advance the construction of publicly owned low rent public housing, such as that owned and operated by the Kern County Housing Authority; and certain forms of local public financing of rental housing, such as the use of tax exempt housing bond proceeds to finance the development of rental projects in which more than 49 percent of the units are to be subsidized through the Section 8 program. This advance approval also applies to the development of farmworker housing under the FmHA Section 514/516 program, where the units are to become the property of the housing authority.

In 1981, voters on a countywide basis failed to support a countywide Article 34 measure. Over the five year period to which this Housing Element is concerned, however, the need for conventional low rent public housing, for farmworker housing, and for innovative local financing techniques in Maricopa, is likely to continue. Therefore, the city will support efforts of the housing authority to bring another referendum before the voters of Maricopa, and will assist the authority in that endeavor.

Program Objective: To increase the supply of rental housing suitable to the needs of lower income households.

Program Initiator: Kern County Housing Authority.

Program Financing: Community Development Block Grant for cost of referendum; U.S. Department of Housing and Urban Development for low rent public housing; Farmers Home Administration for Section 514/516 units; proceeds of bonds for financial assistance to private developments.

Program Implementor: Kern County Housing Authority; private developers, under financing program.

Time Frame: 1986-1991

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.c: Farmers Home Administration Section 515 Program

This program of the Farmers Home Administration finances the construction of rental housing for lower income families and the elderly, and can include rental subsidies to make such units affordable by households on very limited incomes. The Section 8 program also can be used to supplement FmHA subsidies.

The city supports the development of such housing within the community where appropriately located and where consistent with the city's housing needs and plan.

Program Objective: To increase the supply of rental housing affordable by lower income households.

Program Initiator: Private developers; the city will assist with site evaluations and substantiation of housing need.

Program Financing: Farmers Home Administration FmHA.

Program Implementor: Private developers and FmHA.

Time Frame: 1986-2000.

Program Supports: Policies 1.1, 1.2, 1.3.

Program 1.d: Farmers Home Administration Section 514/516 Program

This rental housing program of FmHA is directed to the housing needs of low income farmworkers. It provides a combination of loans and grants to finance construction, rehabilitation or acquisition of housing for farmworkers. Public agencies, such as the Kern County Housing Authority, and non-profit organizations are eligible for both loans and grants. The housing authority now operates units of this type in Maricopa. Additional units would require referendum authority, as described in Program 1.b.

Program Objective: To increase the supply of rental housing affordable to the needs of low and income farmworker households.

Program Initiator: Community Housing Authority or non-profit sponsors.

Program Financing: Farmers Home Administration (FmHA).

Program Implementor: FmHA and Housing Authority.

Time Frame: 1985-1991.

Program Supports: 1.1, 1.2, 1.3.

Program 1.e: HUD Section 235 Homeownership Program
(or Successor Programs)

This program provides interest reduction payments to mortgage lenders to enable lower income families, the elderly and the handicapped to purchase newly constructed or rehabilitated sales housing, including single family dwellings, condominiums, and mobile homes in mobile home subdivisions. Required downpayments are low (three percent) and interest rates are as low as four percent. Subdivisions and condominium projects may receive advance commitments of Section 235 financing for potential homebuyers.

The city supports and encourages the use of this program by developers active in the city, especially where its use serves to create an economically balanced residential community.

Program Objective: To increase the supply of ownership housing available to and affordable by lower income households within the community.

Program Initiator: Private developers; the city planning department will assist in the identification of suitable project sites and in substantiating the need for such housing; the city will welcome technical assistance in this effort from appropriate county, state or federal sources.

Program Financing: U.S. Department of Housing and Urban Development (HUD)

Program Implementor: HUD and private developers.

Time Frame: 1985-2000.

Program Supports: Policies 1.2, 1.3, 1.4.

Program 1.f: Farmers Home Administration Section 502 Program

This program is similar to the Section 235 program. However, with the FmHA program, direct loans at interest rates as low as one percent are provided to qualifying households for the purchase, rehabilitation, or relocation of ownership housing. Advance commitments of Section 502 financing may be made with respect to subdivisions in the pre-development stages.

The city encourages developers active in the area to utilize this program as a means of addressing one of the city's major housing needs and as a means of developing a balanced housing stock within

the community. The city supports its use where consistent with land use patterns and with the nature of housing needs as they change over time.

Program Objective: To increase the supply of ownership housing available to and affordable by lower and moderate income households within the community.

Program Initiator: Private developers; the city planning department will assist in the identification of suitable sites and with substantiation of housing needs.

Program Financing: Farmers Home Administration (FmHA).

Program Implementor: FmHA and private developers.

Time Frame: 1985-1991.

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.g: Municipal Mortgage Loan Programs

Cities and certain local agencies have the ability under state law to issue tax-exempt mortgage revenue bonds to fund below market interest rate mortgages for both ownership and rental housing. Such bonds are not backed by the faith and credit of the locality. Instead, they are secured by the revenues to be received through repayment of the mortgages which they fund. Cost of issuance are generally covered by proceeds of the bond issue itself. Cost of administration, which usually is handled by private lenders, is recovered through charges made to the borrowers.

Therefore, the city wishes to state in the Housing Element its interest in the use of such a local financing tool if its value to community residents and prospective residents continues to be apparent.

In order that the city use such a tool, however, it will be required that adequate technical assistance be made available to decision makers and support staff to assist in a thorough evaluation of advantages and disadvantages, law and procedure, and related matters, before a decision to proceed is made.

Program Objective: To assist low and moderate income households to purchase homes and to facilitate the development of affordable sales housing.

Program Initiator: The city of Maricopa City Council via official actions on bond issue, with technical assistance from Kern County Community Development Program Department or other Private appropriate sources.

Program Financing: Proceeds of bond sale.

Program Implementor: Private lenders, utilizing bond-generated mortgage funds, and individual borrowers; private developers.

Time Frame: 1985-1991.

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.h: California Housing Finance Agency HOHI Program

The California Housing Finance Agency (CHFA) provides below-market interest mortgage loans for the purchase, purchase and rehabilitation and rehabilitation-related mortgage refinancing in selected areas. Through this program, individual borrowers are able to obtain very favorable interest rates to purchase housing; the interest rates are those which result from the state agency's ability to sell tax exempt bonds, and at the time of preparation of this Element, the interest rates were below nine percent.

Programs of this type operate in connection with a related residential rehabilitation program (please see Program 2.b(3)) and are intended to facilitate home purchase by lower and moderate income families and to stimulate in-fill new construction in rehabilitation areas.

Below-market interest rate mortgage financing may become increasingly important to Maricopa residents. Therefore, the city wishes in this Element to state its interest in participation in a program or programs of this type if their value to Maricopa residents continues to be apparent and if the technical assistance necessary to qualify for them is available to the city from county, state, or private sources.

Program Objective: To assist lower and moderate income households to purchase homes and to facilitate the development of additional homeownership opportunities at affordable prices.

Program Initiator: City of Maricopa City Council via application approval, with technical assistance from Kern County Community Development Program Department.

Program Financing: California Housing Finance Agency.

Program Implementor: Private lenders, utilizing CHFA-generated mortgage funds and individual borrowers; the city would assist with program publicity.

Time Frame: 1985-1991.

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.i: California Housing Finance Agency Mortgage Assistance Programs

In addition to the relatively comprehensive program included as Program 1.h, the CHFA has in the past provided below market interest rate construction and long-term financing for selected projects and/or selected target areas. Both rental and sales housing could be assisted. Housing costs are lowered by virtue of the favorable financing.

When particular developments are to receive CHFA financing, the city council must first designate the boundaries of the project as a special or "limited" mortgage assistance area. If this program is reactivated by CHFA, the city of Maricopa will be pleased to cooperate with private enterprise in its efforts to provide affordable housing through the CHFA program by adopting such resolutions where the project is appropriately located and otherwise consistent with the city's housing program.

Program Objective: To increase the supply of sales or rental housing available to and affordable by lower and moderate income households.

Program Initiator: Private developers, City of Maricopa City Council via resolution.

Program Financing: California Housing Finance Agency.

Program Implementor: CHFA and private developers.

Time Frame: 1985-1991.

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.j: Land Cost Write Downs and/or Subsidized Infrastructure Costs

Each of these techniques is designed to reduce the cost of housing by eliminating or reducing the cost of development. Public funds, usually grant monies, are used to finance the subsidies; developments themselves customarily are built by private developers. At the time of preparation of this Housing Element, land and development costs in Maricopa were sufficiently low that governmentally assisted housing programs, such as HUD's Section 8 and Section 235 programs, were workable in the community. In the event that land costs increase dramatically, or in the event that infrastructure requirements become excessively costly, the price ceilings for those programs may be lower than actual development costs, in which case it may be necessary for public contribution to be made in the form of land cost write downs or subsidized infrastructure costs.

Should such events occur, and should the need for additional low and moderate income dwellings persist, the city of Maricopa will seek to lower development costs for assisted projects by devoting grant funds to this purpose.

Program Objective: To lower development costs in order to render assisted housing programs feasible.

Program Initiator: City of Maricopa City Council via grant application approvals.

Program Financing: Community Development Block grant funds, other grant funds as might become available.

Program Implementor: City of Maricopa, via technical capabilities of Kern County Community Development Program Department.

Time Frame: 1986-1991.

Program Supports: Policies 1.1, 1.2, 1.3, 1.4.

Program 1.k: Rural Predevelopment Loan Fund

This program of the State of California, Department of Housing and Community Development, provides loans to local agencies, such as the County Housing Authority, and to non-profit housing sponsors and cooperative housing corporations, to cover the preliminary costs of developing assisted housing for low income households in rural areas. Such costs, ultimately refinanced by project long-term mortgages, can include the cost of site acquisition and preparation; architecture, engineering, legal, permit and application fees; and bonding expenses.

The city encourages the use of this program where necessary to the successful production of housing suitable to Maricopa's needs.

Program Objective: To assist housing sponsors with the predevelopment costs of subsidized housing.

Program Initiator: Housing Authority, non-profit and/or cooperative corporation housing sponsors.

Program Financing: California Department of Housing and Community Development.

Program Implementor: Housing Authority, non-profit and/or cooperative corporation housing sponsors, and HCD.

Time Frame: 1985-1991.

Program Supports: Policies 1.1, 1.2, 1.3.

Program 1.1: Local Plan and Standards Review

The city supports the use of innovative building techniques, the development of mobile home subdivisions, and the use of cost-reducing ownership patterns within the city as a means of facilitating the production of affordable housing.

To further the use of such techniques, the city will undertake a review of its General Plan, zoning ordinances and development standards to determine if modifications are needed to accommodate such housing forms (i.e., whether additional land should be zoned for mobile home subdivisions, etc.).

Program Objective: To facilitate the production of affordable housing of both sales and rental varieties.

Program Initiator: City of Maricopa City Council via adoption of this Housing Element.

Program 1.m: Housing Information Hot Line

A need exists in Maricopa for more widespread knowledge and information about housing programs, advantageous and available financing, methods to implement passive design concepts for energy conservation and the like. This need also exists through the county.

Maricopa supports the establishment of a countywide toll free hot line designed to disseminate relevant housing information to all residents of the county. Such a hot line might be administered by a public agency with countywide responsibilities, such as the Kern County Community Development Program Department, or by a private, non-profit group interested in helping to solve the county's housing problems.

This type of information system will require trained, professional personnel familiar with public and private housing programs, the variety of public and private financing alternatives, energy conservation techniques and incentives, home maintenance techniques, sources of assistance, and the like. Widespread publicity about the availability of a housing information hot line would be of great value, and the technique itself of important assistance to residents of Maricopa.

Program Objective: To increase public awareness of available housing programs, financing alternatives, energy conservation techniques and incentives, passive design alternatives, and information and assistance sources.

Program Initiator: Kern County Community Development Program Department and/or private organization.

Program Financing: Community Development Block Grant.

Program Implementor: Community Development Program Department and/or private organization.

Time Frame: 1986, continuing.

Program Supports: Policies 1.1, 1.2, 1.4, 1.5.

Program 1.n: Housing Information Outreach Program

In addition to the hot line discussed above, and for the same reasons, a program of disseminating housing-related information on an outreach basis is needed in Maricopa and other areas of the county.

Both printed and oral information needs to be disseminated in Maricopa. The knowledge and talents of those in the lending, construction, and related communities; those administering housing programs, such as the Kern County Housing Authority, and those acting to promote additional housing opportunities within the county, such as the Kern County Community Development Program Department, and those active in energy conservation will be especially helpful to Maricopa residents.

The city of Maricopa supports and encourages the development of a countywide information outreach program and would welcome it to the city.

Program Objective: To increase public knowledge of available housing programs, assistance, energy conservation, and related matters.

Program Initiator: Kern County Community Development Program Department.

Program Financing: Community Development Block Grant.

Program Implementor: Community Development Program Department.

Time Frame: 1986, continuing.

Program Supports: Policies 1.1, 1.2, 1.4, 1.5.

Program 1.0: Energy Conservation Library

It can be expected that utility and energy costs will continue to be a growing proportion of total shelter costs over the period to which this Housing Element directs its attention. The need to conserve energy and utilize design techniques in such a way as to reduce heating and cooling needs will increase, due to the natural climate in Kern County, many opportunities are presented to take advantage of the sun to provide energy. Conversely, appropriate siting and design of buildings can reduce cooling requirements in summer months by minimizing the impact of the sun.

The county, and the cities in the county, wish to encourage the use of design techniques which use building placement and similar innovative means of capitalizing on the natural climate so as to minimize energy consumption and reduce total housing costs to consumers. To further this objective, the county will establish regional energy conservation libraries to be integrated into the county library system, which will provide, to developers and individuals building new housing, the latest available information

about passive and other design techniques directed to energy conservation, as well as information about the variety of energy saving features now available for inclusion in new housing such as low consumption sanitary systems, insulation materials and their installation techniques, solar heating and cooling systems and such other technological advances as are developed from time to time.

The energy conservation libraries will be strategically located so as to be accessible to users in all areas of the county. It is anticipated that at least five such libraries will be initiated during the term of this housing element.

The city supports this initiative of the county and will cooperate with the county in organizing the information system.

Program Objective: To increase energy efficiency of new homes and to reduce housing operating costs.

Program Initiator: Board of Supervisors via program and budget approvals.

Program Financing: Community Development Block Grant Funds, other grant funds, and/or general fund.

Program Implementor: Kern County Planning and Community Development Program Departments for information system design and materials collection; Kern County Library for continued maintenance.

Time Frame: 1986, continuing thereafter.

Program Supports: Policies 1.5.

Rehabilitation Policies

Objective 2: To increase the supply of sound housing at prices affordable by all segments of the community through the rehabilitation of approximately 350 substandard dwelling units over the next five years.

Policy 2.1: Encourage both homeowners and landlords to rehabilitate substandard residential properties throughout the city.

Policy 2.3: Aggressively pursue the acquisition of grant monies to finance rehabilitation program activities.

Policy 2.4: Make rehabilitation assistance available wherever needed throughout the community.

Policy 2.5: Cooperate with county, state, federal and other appropriate agencies, including lending institutions, in the design, administration and implementation of a rehabilitation program.

Rehabilitation Programs

As was detailed in Chapter 3 of this document, approximately 257 Maricopa housing units are substandard and in need of rehabilitation. It is estimated that over 25 percent of these units are occupied by their owners and that three-quarters of the total are rentals. The housing rehabilitation programs contained in this section are designed to address both the need for improvement in housing condition, and the need to assure continued affordability of rehabilitated units; they provide for assistance to both owner-occupants and to rental units.

In addition to units in need of rehabilitation, there are 2 dwelling units in the city which are too severely delapidated to be saved. A substandard structure demolition program has been included herein to address that need; it is designed to cure delapidation when units become vacant.

Program 2.a: Home improvement Information Program

Similar in concept to the Housing Information Outreach Program, discussed as Program 1.n in the preceding material. This program statement is intended to emphasize the importance to the city for in-town, active, out-reaching efforts to educate the residents about available home improvement financial and technical assistance, as it becomes available in Maricopa, as well as to disseminate information about the need for home repairs, housing deficiency warning signs, need for periodic maintenance, and the like.

Programmatically, the effort described here need not be different from that described in Program 1.n. The emphasis as related to housing rehabilitation, however, is more strictly defined in scope and is appropriately more intensive in nature than Program 1.n at the time a rehabilitation program in Maricopa is initiated.

In order to assure that its rehab program is perceived as a local one and to insure its credibility with community residents, the city may wish to supplement outreach and information program efforts available through the Kern County Community Development Program Department with those of its own personnel.

Program Objective: To promote property owner awareness of and interest in residential rehabilitation and programs available, or to become available, to support it.

Program Initiator: City of Maricopa City Council via grant application approval and/or Kern County Community Development Program Department.

Program Financing: Community Development Block Grant.

Program Implementor: Community Development Program Department; city of Maricopa may assist.

Time Frame: 1986-1990.

Program Supports: Policies 2.1, 2.2.

Program 2.b: Low Interest Home Improvement Loan Programs

A variety of programs existing at the time of preparation of this Housing Element provide low interest home improvement loans to participants in residential rehabilitation programs. Some programs are financed with a combination of community development block grant monies and funds supplied by private lenders; some of the programs rely completely on community development block grants; others use direct loan funds available through the U.S. Department of Housing and Urban Development (HUD) and the Farmers Home Administration (FmHA); still others obtain capital for loans from the California Housing Finance Agency (CHFA) or from tax exempt revenue bonds issued by local jurisdictions. Over the course of the five year period to which this Housing Element is concerned, additional methods for producing low interest rate home improvement loans doubtless will be developed.

The primary objective of the city in the inclusion of this generic program in its Housing Element is to affirm its desire that such favorable financing be made available to city residents who need such financial assistance in order to undertake rehabilitation activities. It also may be desirable in the future that such financing be made available to owners of deteriorated rental units if necessary to assure improved conditions and continued reasonable rental rates.

The city recognizes that some of the more readily available sources of financial assistance for rehabilitation, such as the community development block grant program, are limited. It may be necessary that more than one potential source of capital for low interest loans will be necessary for Maricopa given the magnitude of the need for rehabilitation in the community. The city is committed to the aggressive pursuit of sources of funds sufficient to meet rehabilitation needs within the community. However, in most cases, the city will need technical assistance in order to capture such funds; technical assistance in this regard available from county, state, federal or other sources will be welcomed.

The range of programs outlined below reflects the variety of options in which the city has an interest. The time frames attached to the various alternatives are based on the assumption that in the early years of rehabilitation efforts in Maricopa, funds will be made available through the community development block grant program, that those funds may not be sufficient to meet all of Maricopa's needs, and that in later years additional sources of capital may be required. The programs below also

indicate a desire on the part of the city to design and administer its own program, and a recognition that the administrative aspect of this desire may be feasible from a financial perspective only in later years of the program.

Program 2.b(1): HUD Section 312 Rehabilitation Loan Program

At the time this Housing Element was prepared, the county also was utilizing direct loans from HUD in its rehabilitation efforts. These loans also were at three percent interest, but had longer repayment terms and higher loan limits. In addition to the costs of rehabilitation, it also is possible for a borrower to refinance existing indebtedness at the same low interest rate.

Future availability of the Section 312 program cannot be predicted. The city of Maricopa supports the continued funding and use of this program within the city as a means of addressing financial needs not susceptible to terms of the CDBG assisted loan program. In addition, because the city supports rehabilitation of investor-owned units, as well as owner-occupied ones, the Section 312 program, which can be used for rental properties and which limits rent increases, may prove to be particularly suitable to the city's rehabilitation goals.

Program Objective: To make low interest rehabilitation financing available to low and moderate income homeowners, and in the future, to rental units occupied by low and moderate income households.

Program Initiator: Kern County Board of Supervisors; Kern County Community Development Program Department and the City of Maricopa City Council via program application approvals.

Program Financing: Loan funds from HUD; administrative expense funded from Community Development Block Grant.

Program Implementor: Community Development Program Department.

Time Frame: 1985-1991.

Program Supports: Policies 2.1, 2.2, 2.3, 2.4, 2.5.

Program 2.b(2): California Housing Finance Agency HOHI Program

This program was discussed in the preceding section (Program 1.h), with the emphasis there being on its use as a means of generating favorable interest rate mortgage money for home purchase and new construction. The program also is directed to the rehabilitation of residential property within defined neighborhoods where housing rehabilitation is needed; such areas are commonly referred to as concentrated rehabilitation areas (CRAs). Often, if a CRA is designated, which is smaller than the city itself, the remainder

of the city can be eligible for the below market interest rate mortgage financing for owner-occupants discussed in Program 1.h. Within the CRA, below market interest rate loans become available for housing rehabilitation of both owner-occupied and rental housing (in the latter case, there are restrictions on rent increases); for rehabilitation and refinancing; and for home purchase, including both purchase and rehabilitation.

The program uses funds generated by the CHFA. CDBG monies can be used to further reduce interest rates of the rehab loans. Applications must be made in order for a CRA to be selected, and selection is competitive.

In future years, after rehabilitation programs are well in place in Maricopa it may be of benefit to the city and its residents that application be made for an additional source of capital, such as this program. Technical assistance in application preparation and program administration would be necessary.

Program Objective: To make low interest loans available for rehabilitation, home purchase and related activities.

Program Initiator: Kern County Board of Supervisors and City of Maricopa City Council via application approvals.

Program Financing: CHFA with optional supplements from Community Development Block Grant.

Program Implementor: Kern County Community Development Program Department and/or city of Maricopa.

Time Frame: 1986-1991.

Program Supports: Policies 2.1, 2.2, 2.3, 2.4, 2.5.

Program 2.b(3): Marks-foran Residential Rehabilitation Act

This state legislation permits localities to issue tax exempt revenue bonds for the purpose of long-term, low interest home improvement loans within designated rehabilitation areas. The program is similar to that discussed in the preceding section (Program 2.b(2)) in that it permits the refinancing of indebtedness in addition to the financing of rehabilitation. Loans made under this authority can have very long terms (up to 40 years) and high loan limits; the long terms can make such a loan affordable by low and moderate income persons. Because the bonds which raise the capital for the loans are tax exempt, required interest rates can be far below market.

As noted in the earlier discussion of municipal mortgage lending for home purchase, local bonds such as these are repayable from repayment of loans made with the proceeds of sale, and do not involve the credit of the city.

In that this type of program is complex and local in nature, and in view of the city of Maricopa's limited staff resources, thorough evaluation of such a program's desirability to the community, its financial and administrative feasibility, and like matters would be necessary prior to a decision to implement such a program. Technical assistance would be required. The program is included herein as an indication of the nature of capital-generation efforts which the city recognizes may be necessary to future years if other sources of funding are insufficient to meet the community's needs.

Program Objective: To make low interest loans available for housing rehabilitation and program administrative activities.

Program Initiator: City of Maricopa City Council via official actions leading to bond issue, with technical assistance from Kern County Community Development Program Department.

Program Financing: Costs paid from proceeds of bond sale.

Program Implementor: Community Development Program Department; city of Maricopa.

Time Frame: 1986-1991.

Program Supports: Policies 2.1, 2.2, 2.3, 2.4, 2.5

Program 2.b(4): Farmers Home Administration (FmHA) Section 202 Loan Program

Families of lower income who purchase homes needing rehabilitation, and who qualify for FmHA financing, may obtain favorable long-term mortgage funds at interest rates as low as one percent to both buy and rehabilitate their homes. This program is available within the city currently. The city wishes to encourage its use by homebuyers needing financial assistance both with mortgages and with rehabilitation. More widespread knowledge of its availability and applicability to residents' needs will be important to its increased use; subsequent discussion of home improvement information programs will focus on techniques needed to disseminate such information.

Program Objective: To make low interest home purchase and home improvement financing available homeowners of lower income.

Program Initiator: Individual borrowers.

Program Financing: FmHA.

Program Implementor: FmHA and individual borrowers.

Time Frame: 1986-1991.

Program 2.b(5): Farmers Home Administration (FmHA) Section 504
Loan/Grant Program

This special program is directed to very low income homeowners who cannot qualify for the Section 502 program discussed above. It provides loans, grants, or a combination of the two to assist in essential minor repairs to dwellings; there is a \$5,000 limit. Persons over 62 years of age and who otherwise qualify may receive assistance in the form of a grant.

This program, because of its low cost limit, will not solve extensive rehabilitation needs. However, the city sees it as a tool suitable to the needs of some of its residents, and encourages its use to upgrade housing conditions within the city.

Program Objective: To provide rehabilitation loans and grants to very low income homeowners for essential home repairs.

Program Initiator: Individual homeowners and FmHA.

Program Financing: FmHA.

Program Implementor: FmHA

Time Frame: 1986-2000.

Program Supports: Policies 2.1, 2.2, 2.3, 2.4, 2.5.

Program 2.c: HUD Section 8 Moderate Rehabilitation Program
(or Successor Programs)

Individual owners of rental properties which need rehabilitation may work with the Kern County Housing Authority to upgrade the condition of rental units and subsequently to place them in the Section 8 program. Lower income tenants then may receive assistance in meeting housing costs; the difference between the amount which the tenant can afford to pay and the fair market rent of the rehabilitated unit is made up to the landlord by the housing authority.

Due to the large number of rental units which are considered to be in need of rehabilitation, this program would be useful to housing rehabilitation efforts in the city while simultaneously addressing the financial needs both of property owners and of lower income tenants. Therefore, the city encourages those owners of rental units occupied by lower income tenants and in need of rehabilitation to take advantage of this program.

Program Objective: To provide a means of upgrading deteriorated rental housing while also assisting tenants to maintain their occupancy of such housing and rental rates they can afford.

Program Initiator: Individual property owners and Kern County Housing Authority.

Program Financing: HUD.

Program Implementor: Kern County Housing Authority, Kern County Community Development Program Department and property owners.

Time Frame: 1986-1991.

Program Supports: Policies 2.1, 2.2, 2.3, 2.4, 2.5.

Program 2.d: Deferred Payment Rehabilitation Loans

Many Maricopa homeowners needing assistance in housing rehabilitation have incomes so low that repayment of home improvement loans on a monthly basis at any interest rate is not financially feasible. It is important to successful housing rehabilitation programs in Maricopa that a form of financial assistance be made available to homeowners of very low income who otherwise could not undertake needed home repairs.

Deferred payment rehabilitation loans use grant funds to make a home improvement loan which does not require repayment until title to the property being rehabilitated passes to another party. In most cases, such loans do not carry interest. The loans are made by lending institutions, using the locality's grant funds; in this way, administrative and paperwork burdens are not placed on the city (or the county, if the county were to undertake such a program).

Because they do not require repayment until sale of the property, these type of loans function for the borrower much as an outright grant would. However, the grant funds are recouped for additional use by the public when the property changes hands, whereas a grant does not revolve.

The city of Maricopa sees the need for assistance of this type within the community, and supports its use as a complement to block grant financed low interest rehabilitation loans.

The city also recognizes that this form of financing uses more grant funds than the more highly leveraged techniques discussed above; therefore, it is realized that the volume of deferred payment loans or similar techniques will be limited. In order to conserve the urban county's community development block grant funds, which are the primary source of monies for this program, the city supports an application to the State of California Department of Housing and Community Development requesting Kern County participation in its deferred payment rehabilitation loan fund, which provides grants to local agencies for this purpose.

Program Objective: To provide a form of rehabilitation financing suitable to the needs of very low income and other households with severe financial constraints.

Program Initiator: City of Maricopa City Council via grant application approvals and Kern County Board of Supervisors via grant application approvals.

Program Financing: Community Development Block Grant and California State Department of HUD.

Program Implementor: Kern County Community Development Program Department and city of Maricopa in the same manner as and complementary to Program 2.c(1)

Time Frame: 1985-2000.

Program Supports: Policies 2.1, 2.2, 2.3, 2.5.

Program 2.e: Substandard Structure Demolition Program

A large number of Maricopa's housing units are considered too delapidated to be rehabilitated. It is anticipated that during the course of a rehab program in the city the need to remove such structures from improving neighborhoods will arise. It also is expected that if the rate of construction of new dwellings suitable for low and moderate income households indicated at the time of preparation of this Housing Element continues, pressures on Maricopa's housing market will be relieved, and vacancies may occur in those highly substandard units which do exist in the city.

Therefore, in anticipation of such occurrences, the city wishes to provide for a program to assist in the removal of such structures. At the time that the referenced events occur, the city would welcome initiation of a community development block grant-funded program of delapidated structure removal in Maricopa. The city endorses such a program with respect to vacant, dangerous structures.

It should be noted as well that the city will encourage land owners in such instances either to rebuild upon the land or to make it available to others for in-fill replacement housing construction.

Program Objective: To provide for the removal of vacant, dangerous structures within improving neighborhoods.

Program Initiator: City of Maricopa City Council via grant application approval.

Program Financing: Community Development Block Grant or use of city police powers with attendant liens against cited properties.

Program Implementor: City of Maricopa Building Department, in cooperation with and from the Kern County Community Development Program Department.

Time Frame: 1985-2000.

Program Supports: Policies 2.1, 2.2, 2.5.

Conservation Policies

Objective 3: To maintain the supply of sound housing in the city through the conservation of the currently sound housing stock, as well as newly constructed and rehabilitated units.

Policy 3.1: Promote increased awareness among property owners and tenants of the importance to long-term housing quality of continuous property maintenance.

Policy 3.2: Encourage owners and occupants of sound housing to maintain that housing on a continuous basis in order to prevent deterioration and costly repairs.

Policy 3.3: Promote community self-help efforts in support of housing conservation.

Conservation Programs

Program 3.a: Home Maintenance Counseling Program

Increased awareness of the need for continuing home maintenance and knowledge of maintenance needs, warning signs and techniques are important to the conservation of sound housing. Widespread information about home maintenance will be important to the city not only as "preventive medicine" forstalling further deterioration of the city's housing stock, but also as a means of assuring the continued maintenance of newly constructed and rehabilitated housing.

A home maintenance counseling program in the city is most appropriately tied to the city's rehabilitation program efforts, and can constitute an important element of the rehabilitation program. In this respect, home maintenance counseling would be a part of the technical assistance component of the rehabilitation program. In this respect, home maintenance counseling would be a part of the technical assistance component of the rehabilitation program. To the extent that it also is important to the prevention of deterioration, home maintenance counseling services should be made available throughout the community, to all interested persons, regardless of their participation or non-participation in the rehabilitation program.

Program Objective: To provide information about the need for periodic home maintenance, education about common repair needs, and assistance to the public in maintenance techniques.

Program Initiator: City of Maricopa City Council via grant application approval.

Program Financing: Community Development Block Grant, state HUD, Low Income Home Management Training Program; contributed time and expertise of local contractors, handymen, and tradesmen, or combination.

Program Implementor: City of Maricopa with assistance from Community Development Program Department and/or local community college and its personnel or civic organization.

Time Frame: 1985-2000.

Program Supports: Policies 3.1, 3.2, 3.3.

Program 3.b: Neighborhood "Clean-Up/Fix-Up" Campaigns

This program approach also is related both to the prevention of deterioration by the encouragement of continued home maintenance and to the stimulation of housing rehabilitation activities. It consists quite simply of the periodic designation of a day or weekend as "neighborhood clean-up/fix-up" day, with city sponsorship so as to demonstrate the commitment to the public to the objective, and encouragement of trash elimination, tree pruning, yard cleaning, fence painting and similar minor fix-up activities. The city will cooperate with neighborhood groups, civic organizations and others willing to assist in program publicity and willing to lend a hand to those, such as the elderly and disabled, who might be unable to perform minor maintenance tasks themselves.

Local financial resources permitting, the city will make available throughout its neighborhoods special trash pick-ups and the like. The city will encourage the community to draw upon its civic pride for this activity and ask neighbor to help neighbor in making the community a more attractive place to live.

Program Objective: To periodically stimulate interest in home and neighborhood maintenance and improvement and to capitalize upon the strength of the community in this regard.

Program Initiator: City of Maricopa City Council via budget approvals.

Program Financing: City of Maricopa for trash service, no other funding required if civic organizations undertake publicity.

Program Implementor: Community of Maricopa.

Time Frame: 1985-1991.

Program Supports: Policies 3.1, 3.2, 3.3.

Program 3.c: HUD Section 8 Housing Assistance Payments Program
(or Successor Programs)

This version of the Section 8 program provides housing assistance payments to private property owners on behalf of eligible lower income tenants to make up the difference between the fair market rent of a unit and the amount which the eligible tenant can afford to pay for shelter. Termed the "existing housing" program, it requires that the units in which assisted tenants live be in sound condition.

Increased use of this program by eligible families and the elderly in Maricopa can have the effect of promoting housing conservation. Frequently, in order for a dwelling to be placed in the program, minor repairs must be made; landlords have an incentive to make such repairs by virtue of the fair market rents paid for the units.

The program is administered by the Kern County Housing Authority. Its potential availability to Maricopa residents can be more widely publicized as part of the housing information programs described in earlier sections of this chapter. Its applicability to the interests of rental property owners can be more effectively publicized through the same mechanisms.

Program Objective: To assist lower income households to secure sound housing at prices they can afford.

Program Initiator: Kern County Housing Authority.

Program Financing: HUD.

Program Implementor: Kern County Housing Authority.

Time Frame: 1985-1991.

Program Supports: Policies 3.1, 3.2, 3.3.

6

AGENCY
AND PROGRAM
COORDINATION

AGENCY AND PROGRAM COORDINATION

Agency Coordination

The implementation of the housing program identified in the preceding chapter is dependent upon individual and collective efforts within the city of Maricopa and the County of Kern. The effectiveness of such a combined effort is critical to the overall success of the Housing Element. While this unified effort will provide support vital to the Plan, an intra-city departmental strategy is crucial to the implementation phase of this document. Since the city of Maricopa's General Plan will serve as the major policy document to assist public and elected officials in their decision-making, it is essential that consistency among the seven mandated Elements of the General Plan serve as the framework for consideration of the Housing Element and its subsequent adoption and implementation.

The following discussion outlines the activities and responsibilities of the various governmental agencies (with private entities) whose input and cooperation are essential to the implementation process.

In order to implement the housing program discussed previously within this document various actions and funding commitments must be made by several public and private entities. The following is a general description of the activities which must occur to fully implement the identified housing programs.

Surplus Site Program

This program is a continuation of past efforts of city staff to make more land available for residential use within the city boundaries. The city should continue their discussions with school district officials to surplus the 11-acre parcel for eventual residential development and use. Should program funding be available, the Housing Authority and other various County entities could assist the city in their discussion efforts by presenting a prototype development plan which the city could utilize in the negotiation process to indicate the possible use for the site.

HUD Section 8 Housing Assistance Payments Program

In order to implement the Section 8 Program, there are two major entities which are essential to the success of this program. HUD must first allocate program funds to Kern County or the city of Maricopa. Once the allocation process is complete, developers must respond and submit bids to HUD for review and approval. The city, Housing Authority or the Community Development Program Department should be in close contact with HUD to determine when allocations are anticipated and to then contact developers who might be interested in developing a HUD project. The City Development

Department should be available to provide technical assistance to developers, especially those developing government-assisted projects for the first time. As part of the technical assistance effort, the city of Maricopa should be able to assist the developer in the site selection process as well as providing technical socio-economic information required by HUD.

Section 8 Program for Elderly and Handicapped

Also with the Section 8 Program, HUD must allocate program funds to Kern County or to the City of Maricopa; however, HUD is giving priority to projects for large families. The State of California, the Community Development Program Department and/or the City of Maricopa should assist in identifying, for HUD, the need for housing for the elderly and the handicapped within the City. As stated above, potential developers should be aware of the probable allocation of program funds so they can quickly and effectively respond to HUD's request for project applications. Projects of this type can also be initiated by local non-profit organizations, the city and the Housing Authority, should be available to assist in the formation of a non-profit organization, should such assistance be required.

Farmers Home Administration Water and Sewer Loans and Grants

In order for the city of Maricopa to utilize the Water and Sewer Loans and Grants program, they must make an application directly to the Farmers Home Administration (FmHA) for project funding. If the application is approved, FmHA would provide loans for the loans for the project. Should the repayment requirements of the loans exceed the ability of the serviced residents ability to pay, with additional applications, FmHA can approve grants which would cover fifty (50) percent of the project cost. The Community Development Program Department, through the Community Development Block Grant program (CDBG), could, if requested by the city, provide additional grants which would further lower the monthly service charge to the residents being served by the water and sewer project. CDBG funds could only be utilized if requests to HUD were approved and funded. The Community Development Department could also provide technical assistance to the city in the loan and grant application process.

As the FmHA loans must be backed by the local revenue sources, the City Council would need to allocate such revenues from the city budget or, with the assistance of a bond counsel, issue general obligation bonds. The Community Development Department could also provide technical assistance in this effort, if appropriate.

Article 34 Referendum Authority

The city must initiate an Article 34 referendum. Passage, by voters approval, of the referendum would allow the construction of publicly-owned low-rent public housing as well as approve the use of tax-exempt housing bonds to finance certain types of rental housing projects.

The city can play a valuable role in the referendum process by actively working for its passage. Brochures and informational packages are available, upon request, from the State Department of Community Development which provide technical information and Article 34 campaign materials to the city or citizens' groups.

HUD Section 235 Homeownership Program

In this program, HUD and the local lending institutions share the major responsibility for program operation. HUD provides mortgage insurance to families who meet income eligibility requirements and pays to local lending institutions interest subsidy payments. The builder/developer also plays a key role in this program, as the house must meet HUD standards. When a subdivision that is being built includes homes which will receive 235 financing, HUD will have already committed to a specified number of 235 mortgages. This insures buyer that mortgage money is available. The involvement of city staff in this program is minimal and consists primarily of assisting developers in the identification of potential sites if the developer plans to construct a tract of (Section 235) housing and providing information to prospective home buyers on the specifics of the program.

Farmers Home Administration 502 Program

The Farmers Home Administration (FmHA) is the prime initiator for this program. The FmHA makes loans directly to qualified borrowers to build or buy a house which meets FmHA standards. Developers, if they meet eligibility requirements, may not only obtain loans to construct FmHA housing, but may secure pre-commitments for permanent financing for the potential homebuyer. The city staff should assist in disseminating program information to potential builders and homebuyers, as well as providing technical assistance to builders as required.

Municipal Mortgage Loan Program

Prior to the city issuing tax exempt bonds for mortgage financing, the city would require assistance from various county entities to determine program feasibility for the city of Maricopa. The city could require the assistance of a bond counselor, should they decide to implement this program. The city would not be responsible for generating and processing loan applications, but would be required to make arrangements with a local lending institution to perform these activities.

Should the city implement a program of this type, the Community Development Program Department and other county entities could assist with program promotion.

California Housing Finance Agency HOHI Program

The primary responsibility for implementation of this program lies with the California Housing Finance Agency (CHFA) and the local lending institutions which have agreed to cooperate and participate in the CHFA programs. The success of this program is contingent on the ability of the CHFA to see tax exempt revenue bonds which finance this program.

The city should establish rehabilitation areas in which the homeownership loans will be primarily utilized and cooperate with CHFA and the local lending institutions in program publicity.

California Housing Finance Agency Mortgage Assistance Programs

The primary responsibility for implementation of this program lies with the California Housing Finance Agency (CHFA) and the local lending institutions which have agreed to cooperate and participate in the CHFA programs. The success of this program is contingent on the ability of the CHFA to sell tax exempt revenue bonds which finance this program.

The city should establish special or "limited" mortgage assistance areas in which the homeownership loans will be primarily utilized and cooperate with CHFA and the local lending institutions in program publicity.

Land Cost Write Downs and/or Subsidized Infrastructure Costs

Should it become necessary to implement this program because of rising costs, the city would request financial assistance through grant funds available through the County Community Development Program Department. For the Community Development Department to have grant monies available, they would have to make requests to HUD in their Community Development Block Grant application. These monies would only be available if Block Grant requests were made and subsequently funded by HUD.

The normal administration and costs associated with Block Grant monies would be incurred by both the city and the Community Development Program Department.

Rural Predevelopment Loan Fund

To utilize this program of the State Department of Housing and Community Development (HCD), the Housing Authority or a non-profit sponsor would submit loan requests for predevelopment expenses (e.g. site acquisition and preparation, architectural expenses, permit application expenses, etc.) directly to the State HCD. Loans are made for a maximum of two years at a reduced interest

rate. The loan must be secured and recoverable from the mortgage proceeds of the project, which would usually be financed through programs of the Farmers Home Administration or HUD's Section 8 New Construction program.

The city should be available to assist the Housing Authority or any non-profit group by providing technical assistance in the application request process or in site selection, as appropriate.

Local Plan and Standards Review

City planning staff, with assistance from legal staff, would be responsible for reviewing the existing general plan elements and zoning ordinances and, where necessary, revise, update, or develop additional plans or ordinances which would facilitate the provision of affordable housing. Should staff time be prohibitive to the accomplishment of this program, staff could prepare a grant application to the State Department of Housing and Community Development, the State Office of Planning and Research, or to HUD for funding to utilize outside resources (consultants, part-time employees, college graduate students, etc.) for program implementation. The County Planning Department could, if required, provide technical assistance in the preparation of the grant application package, as well as providing technical data, if appropriate.

Once the city has accomplished the local plan review, the city will then be able to encourage developers to utilize innovative building techniques, as appropriate. City staff should be available to assist potential developers with revised regulations and requirements, if necessary.

Housing Information Hot Line

Development and operation of the Housing Information Hot Line would be the responsibility of the County Community Development Program Department. Funding would be requested from HUD through the Block Grant Application process. The city should cooperate with the County in promoting the program and to identify, where possible, private groups or organizations that might be available to assist in the operation of the Hot Line. Should volunteer personnel be utilized, various departments within the County (Community Development, County Planning, Building and Safety Department, Department of Public Health) could provide expertise in training sessions for the volunteers.

Housing Information Outreach Program

The Community Development Program Department would also be responsible for the development and operation of the Housing Information Outreach Program. The Community Development Program

Department would request program funding from HUD through their Community Development Block Grant application. HUD could also supply printed materials for the program, as could various state agencies which deal with housing issues (such as energy, financing, maintenance, legal, etc.).

The County Housing Authority could also provide technical expertise to the Outreach Program and could serve as a referral point for those persons currently utilizing Housing Authority programs.

The Kern Council of Governments could provide technical information for the program as well as resource personnel.

Energy Conservation Library

The development of an Energy Conservation Library in areas throughout the County would be the responsibility of the County Planning and Building Departments, the Community Development Program Department and the County Library System. The existing library facilities would house materials which were recommended/collected/provided by the County Planning, Building and Community Development Departments. The information would be available to developers and individuals building new houses, those involved in extensive remodeling or those incorporating passive energy conservation techniques in existing housing.

Utility companies could be invaluable in providing information and reference materials for the program. The city could also assist by providing program publicity through other housing information programs.

Home Improvement Information Program

This program should be an integral part of the Housing Information Outreach Program described in Program 1.n. Overall program development and administration would come from the Community Development Program Department with funding and informational materials from HUD. Kern COG, County Housing Authority and various state agencies could provide program/informational materials or expertise. Assistance would also be encouraged from local lending institutions and builders. Should the city become actively involved in a rehabilitation effort, they could take a more active role in information dissemination regarding rehabilitation techniques and financing.

Community Development Block Grant Loans

To implement this program in Maricopa, the Community Development Program Department would expand their ongoing low-interest loan program to the city. It would be preferable if the Community Development Department could utilize local lending institutions in Maricopa to implement the program. It would be necessary for HUD to approve the program expansion and grant additional funding requests.

The city should assist the Community Development Department in program publicity and to locate local builders/contractors who would be willing to do housing rehabilitation work.

HUD Section 312 Rehabilitation Loan Program

Program activities described above would also occur to implement this program except funding requests made to HUD would not be included as part of the Community Development Block Grant application. A separate grant request would be made by the Community Development Program Department to HUD for Section 312 dollars.

Marks-Foran Residential Rehabilitation Act

Prior to proceeding with a bond sale, the city must first consider the desirability and feasibility of the program. Assistance in making this determination would be required from several sources, primarily the community development program department and city legal counsel.

If this program is determined to be feasible for Maricopa, the city should obtain bond counsel to assist in issuing tax exempt bonds. The city would be required to prepare a rehabilitation plan, define rehabilitation areas, seek cooperation from local lending institutions to generate and process loan applications and provide program publicity. To fully utilize bond proceeds, funding requests for mortgage insurance should be made to the California Housing Finance Agency, to the State Housing and Community Development Department and to the Federal Housing Administration. County Community Development block grant funds could also be utilized for mortgage insurance, but would need to be requested through the block grant application process.

The community development program department staff should be available to provide technical assistance, as well as the county planning department. The housing authority also has the authority to issue tax exempt bonds under this program, the proceeds from which could be utilized in the city.

Farmers Home Administration Section 502 Loan/Grant Program

Although FmHA is directly responsible for program funding, the success of this program is dependent on the availability of persons (whether city staff or the community development program department) to assist the very low income homeowner in the loan or grant application process. Either entity, as part of the total rehabilitation effort, could provide such assistance as well as identifying builders/contractors/handy men who would make the minor repairs to the dwellings.

Utilizing 504 funds for the rehabilitation of this type, with technical assistance from city staff or CDPD, would stretch the availability and effectiveness of block grant dollars in the total rehabilitation program.

HUD Section 8 Moderate Rehabilitation Program

HUD, the Kern County Housing Authority and local property owners would be the three major entities responsible for the implementation of this program. HUD would invite non-profit or profit motivated developers (individually or together with the local housing authority) to submit development proposals for rehabilitation of rental units. Once proposals were accepted, HUD would enter into a Housing Assistance Payment contract with the housing authority for a specified period of time upon completion of the rehabilitation of the rental units.

Owners as developers should be able to obtain financing for the rehabilitation from local lending institutions, as mortgage loans could be federally insured.

The city could play a role in this program effort by providing the technical data necessary for a development proposal and by encouraging property owners to participate in the rehabilitation effort by providing the technical expertise usually lacking by developers/property owners completing government project forms for the first time. The city could also assist developers by identifying the need for this type of effort in various plans and policy documents.

Deferred Payment Rehabilitation Loans

Funding for the deferred payment rehabilitation loans are available from two sources: the community development block grant fund and the State of California, Department of Housing and Community Development. The Community Development Program Department could request funds from both sources, which would be utilized in specific target areas. Maricopa, with technical assistance from the CDPD, could request funds from the State Department of Housing and Community Development for grants specifically for the city.

In implementing the program, the city would seek cooperation from local lending institutions to generate and process loans, as well as promote and publicize the program citywide.

Substandard Structure Demolition Program

While funding for this program would come from community development block grant funds, identification of units to be demolished, authorization to proceed with the program, and personnel to accomplish program objectives would be provided by city staff. Assistance in identifying units could, if appropriate, be provided by county personnel (building inspector, fire marshall, public health officials), and the manpower to demolish substandard units could be provided by private sources. As part of the overall program, the city should encourage landowners to rebuild on the vacant property.

Home Maintenance Counseling Program

The Home Maintenance Counseling Program is an extension of Program 2.a; however, as a counseling program of this type would be more intensive and for a longer duration than the Home Improvement Information Program, additional funding would be required. In addition to the use of block grant funds, the city should seek program funding from the State Department of HCD for the extension of counseling services. The city should also promote the program and seek technical assistance from local contractors, trade unions, educational institutions and civic organizations to assist in program implementation.

Neighborhood "Clean-Up/Fix-Up" Campaigns

Implementation of this program relies primarily on civic groups, service clubs and church organizations. The city should initiate and promote this program (along with the local news media), and provide extra trash pick-up etc., however, the success of this program is dependent on the cooperative spirit and civic pride exhibited by the residents of the city.

HUD Section 8 Housing Assistance Payments Program

This program (now being utilized countywide) is HUD's Section 8 Existing Housing program and is administered in Kern County by the housing authority. The housing authority makes housing assistance payments to private property owners to make up the difference between the fair market rent and what an eligible tenant can afford to pay.

For a unit to be eligible for the "existing housing program" it must be in sound condition. Property owners in Maricopa could be required to make minor repairs to their rental units before their property could qualify for the program. This would increase the overall supply of sound housing in the city.

For increased utilization of this program, the housing authority would have to increase their housing assistance payment allocations through a request to HUD. Once additional allocations were made available, the city, through the various housing information programs discussed earlier, should publicize the program availability to both the potential tenants and the property owners.

CONSISTENCY WITHIN THE GENERAL PLAN

As stated earlier in this document, the housing element is one of seven elements required for inclusion within the general plan. State legislation requires that the seven elements be integral to the general plan, as well as maintaining a high level of consistency that support the goals and objectives of the implementation in its entirety. While all elements of the general plan could conceivably affect the policies and programs identified in the housing element, the land use and circulation elements have a more critical bearing on the implementation of the housing policies and programs.

The Land Use Element identifies the amount and location of land proposed for residential development within the city of Maricopa. It also specifies the quantity of units within the residential areas of the city. Furthermore, it illustrates the relativity of residential areas to other land uses, such as commercial, industrial, open space, etc.

The Circulation Element identifies the transportation corridors within the city of Maricopa and designates existing and proposed corridors according to their respective levels of service, i.e., freeways, major and minor collectors, local streets, arterials, etc. Access determines the nature of existing land uses and is a major consideration for the determination of future land uses. The necessity of these two aforementioned Elements being carefully coordinated is especially critical to the Housing Element due to the cause-and-effect nature of the process relative to all these elements of the general plan.

Currently, the city of Maricopa is implementing the seven mandated general plan elements, most of which were adopted in 1972 and 1973. The Land Use and Circulation Elements were adopted in 1972. The Conservation Element was approved in 1973. The Safety Element was adopted in 1976 and the Housing Element was adopted in 1972 and revised in 1980.

The city is in the process of reviewing the entire General Plan. Therefore, the General Plan, once it is adopted, will be consistent with the Housing Element.

7

UPDATING
AND
EVALUATION

UPDATING AND EVALUATION

The housing programs present the overall solutions for meeting the city's housing needs. Each program consists of a statement of the city's housing policies, selected programs to achieve each policy and an overall strategy for using the programs to meet the identified needs. Each problem which the overall housing program tries to address constantly changes; therefore, it is important to periodically evaluate the housing program's effectiveness and to make appropriate modifications. This can be effectively accomplished as part of the annual report to the city council on the status of the general plan (included are each of the seven mandated elements) and progress in the application of the housing element as required by Section 65400 of the State Government Code.

To evaluate the effectiveness of the selected programs within the overall housing program, the city should consider at least the following factors: acceptability and adaptability to the local situation, current level of available funding, changing community needs and priorities, changes in the housing market, changing priorities for the use of city staff, and the availability of new federal, state or local administered programs. Citizen participation in the evaluation process, such as that used during the preparation of the element, is important in maintaining the desired level of responsiveness to the needs of all economic segments of the city.

Maintaining an accurate count of the housing inventory not only by type of unit, but by building condition is essential to evaluating program effectiveness. By monitoring and estimating changes in the housing inventory according to the applicable housing programs, the city will be able to determine which programs have been most effective. The analysis of housing inventory will facilitate an evaluation of why or why not a selected program has been effective and whether or not the program is still relevant to meeting local housing needs.

Figure 7 represents a recommended approach to keeping track of changes in housing inventory. The selected programs have been arranged according to the three strategy areas: conservation, rehabilitation, and new construction. Space is provided following each program to enter the number of units added or improved through each program's application on an annual basis. Space is also provided at the bottom of the figure to enter the numbers reflective of cumulative progress towards meeting the overall housing needs. An important element of using this table to monitor effectiveness in meeting the housing needs is that, as units are rehabilitated or constructed, they become eligible for conservation programs. Also, sound housing units which are not maintained properly can become eligible for rehabilitation programs.

As new federal and state programs are developed to assist localities in providing housing, it is essential that the city expand its policies and programs to include those which are more suited for the local situation. Likewise, as the awareness of local housing needs strengthens and enhances within the community, additional programs can be developed at little or not cost to the city or its citizens. Identification of new programs should occur annually, because the creation of programs is a never ending process. Also, blank rows have been included in Figure 7 to permit insertion of new programs as they are adopted by the city. Market rate units developed by the private sector contribute to the housing supply of the city and have been considered in the housing needs analysis. While a specific program is not recommended, space has been provided to record market rate units so that their impact on the remaining housing need can be monitored and the annual objective adjusted to reflect the private sector contribution to the housing supply.

HOUSING ELEMENT PROGRAM EVALUATION FORM

PROGRAMS		1986		1987		1988		1989		1990		1991	
New Construction-Units Added		Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Rehabilitation-Units Improved													
Conservation-Units Maintained													
New Construction		Annual Objective	Units Added	Remaining Need	Annual Objective	Units Added	Remaining Need	Annual Objective	Units Added	Remaining Need	Annual Objective	Units Added	Remaining Need
Rehabilitation													
Conservation													

Annual Review

On June 20, 1984, Governor Deukmejian signed into law legislation sponsored by the Department of Housing and Community Development. AB 3618, Chapter 208, Statutes of 1984, an urgency bill, took effect immediately upon the Governor's signature. This bill spreads the previous July 1, 1984 deadline for all localities to review and revise their housing elements into four staggered deadlines. It also established more specific schedules for subsequent review and revision cycles.

More specifically, the bill divides all localities within the state of California into four groups along regional Council of Governments boundaries, and sets current and future housing element update schedules. The city of Maricopa is within the regional jurisdiction of the Kern Council of Governments, therefore, on July 1, 1985, the first revision update was scheduled, and July 1, 1991, the second revision update is scheduled. The Department of Housing and Community Development recommends the following guidelines:

"Review the previous element to evaluate its appropriateness, effectiveness, and programs in implementation, and reflect the results of this review in the revised element (Sections 65588(a) and (b)). There are three parts to the information which should be provided:

- a. Effectiveness of the element (Section 65588(a)(2)): A comparison of the actual result of the earlier element with its goals, objectives, policies, and programs. The results should be quantified where possible (e.g., rehabilitation results), but may be qualitative where necessary (e.g., mitigation of governmental constraints).
- b. Progress in implementation (Section 65588(a)(3)): An analysis of the significant differences between what was projected or planned in the earlier element and what was achieved.
- c. Appropriateness of goals, objectives, and policies (Section 65588(a)(1)): A description of how the updated goals, objectives, policies, and programs of the updated element incorporate what has been learned from the results of the prior element."

By keeping track of program implementation and changes in housing conditions on a yearly basis, the planning staff will be able to accurately advise the city council of the need for significant update of the housing element when the need arises or when the scheduled date appears. This effort will better enable the city to make its contribution to meeting the housing needs of all economic segments of the community.

Evaluation of Previous Element

The major objective of the housing element revision is to make adequate provisions for the housing needs of all economic segments of the community, however, in order to ascertain whether or not the housing program will be adequate to meet the housing needs, the previous housing element must be evaluated. The evaluation of the previous housing element is required by Section 65588(a) and (b) of the Government Code.

Upon reviewing the previous housing element, there are general comments as follows:

- The previous housing element is well written and well organized.
- The previous housing element provides a summary section, which repeats the data as well as the analysis, therefore, is repetitious in nature.

The chapters within the previous housing element were as follows:

CHAPTER 1: Introduction; which included the purpose of the element, the preparation of the element and the organization of the housing element.

CHAPTER 2: Summary; which summarizes the entire document. This chapter does not provide specific information, therefore, it does not evaluate and analyze the entire housing situation.

CHAPTER 3: Housing need; which included geographic setting, population, age distribution, ethnicity, occupation of household head, household income, housing inventory, building permits, vacancy rates, owner/renter distributions, price of housing, unmet housing need, building condition, ownership, building condition, overcrowding, overpayment, special housing needs, summary of current housing need, projected need, and total housing need.

Most of the chapter items are required by the state to be analyzed within the housing element. However, housing needs are separated into different items within the chapter. These are: unmet housing need, summary of current housing need, projected need, and total housing need. These items are repetitious in data and in the analysis of the data.

CHAPTER 4: Housing Program; which included the goal and objectives of the element, new construction policies and programs, rehabilitation policies and programs, and conservation policies and programs. This chapter provides the bulk of the element and separates the programs and policies well. Some programs are no longer applicable to the city situation for one reason or another. Also, there are programs that have been recently initiated and would be applicable to the city.

CHAPTER 5: Agency and Program Coordination; which included agency coordination and consistency with the general plan. The agency coordination is very helpful because it outlines the different agencies' responsibilities. Consistency with the general plan is required by Section 65300.5 of the Government Code and is further emphasized within this chapter.

CHAPTER 6: Housing Opportunities; which included land availability, utilities and services, housing production constraints, development opportunities, and site evaluation criteria for residential development. Also analyzed were utilities and services such as: water, sewer, fire, police, etc., and the housing production constraints, which were governmental, non-governmental, and public perception constraints. Still other sections within this chapter were the energy conservation section and the site evaluation criteria. The site evaluation criteria was additional information for the citizens of Maricopa.

CHAPTER 7: Regional housing allocation plan; which included the state population and housing projections, definitions of income groups, regional housing areas, and the San Joaquin Valley Housing Area. This chapter could have been simplified with the same specificity.

CHAPTER 8: Updating and Evaluation; which included the annual review and the updating requirements. This chapter is required by Section 65400 of the Government Code.

CHAPTER 9: Environmental Review; which included the environmental impacts and mitigation, and future environmental review. This chapter analyzes the initial environmental assessment as required by the California Environmental Quality Act (CEQA). The initial assessment establishes the need for an environmental impact report (EIR) or a negative declaration for the project.

Since the adoption of the previous housing element, the number of homes rehabilitated and demolished are depicted in Table 22. The total number of homes that were rehabilitated from 1982 to 1985 in Maricopa were 31. The total number of units demolished within the same time frame were seven.

TABLE 22
ANALYSIS OF HOMES BY BUILDING PERMITS

	Homes Rehabilitated	Homes Demolished	Total
1982	8	0	8
1983	11	4	15
1984	4	2	6
1985	8	1	9
TOTAL	31	7	38

SOURCE: City of Maricopa, Building Permits

8

ENVIRONMENTAL
REVIEW

ENVIRONMENTAL REVIEW

Environmental sensitivity has long been a primary factor in the planning process. The passage of the California Environmental Quality Act (CEQA) in 1970 formalized the inclusion of environmental consideration in the process of planning. Judicial clarification of the legislation in early 1973 declared the law as binding to all public agencies within the State of California. This mandate was not an isolated incidence. Rather, it is corresponded to an increasing sophistication with regard to regulation in the planning process. The mandatory inclusion of a Housing Element in the General Plan is a result of this phenomenon.

The proposed Maricopa Housing Element, similar to any other project, is subject to the laws governing environmental review. The purpose of the environmental review is to insure consideration of environmental issues and, where appropriate and feasible, to include measures that reduce or eliminate potentially detrimental effects that may result from the governmental action.

This section contains an analysis of the environmental evaluation of the proposed Maricopa Housing Element for the city. Also, this section is organized into three section: 1) The Environmental Review, 2) The Environmental Setting, Impact and Mitigation Analysis, and 3) A discussion of future Environmental Review procedures. These address the following:

Environmental Review: The Environmental Review covers the initial procedures which were followed in the preparation of the environmental evaluation and the factors which must be considered when preparing an evaluation of any policy document.

Environmental Setting: A broad-based environmental setting was prepared for the area covered by the unincorporated Kern County and ten incorporated cities.

Environmental Impacts: This section is a summary of the impact evaluation and highlights those impacts of potential significance within the community. The evaluation covers the physical, social and economic environments, as well as relevant planning considerations.

Mitigation: Where potentially adverse impacts (both direct and secondary) are identified, appropriate mitigation measures that could be implemented, as well as those that would occur normally in the permitting process, have been identified.

Future Environmental Review: This section describes how the assessment will be reviewed by both the public and private sector. Additional environmental review of subsequent projects is also discussed.

ENVIRONMENTAL IMPACTS AND MITIGATION

The potentially significant adverse effects that could result from implementation of the Housing Element and appropriate mitigation measures, are summarized below. The initial study and Supplemental Environmental Assessment, from which this summary is taken.

The Housing Element will have little direct impact on the physical and socioeconomic environment; the impacts experienced, if the programs of the Housing Element are successful, will be primarily beneficial. The secondary impacts that do occur will result from the increase in housing units that would normally not be developed without the impetus of, and programs suggested within, the Housing Element.

The mitigation measures described generally result from existing review requirement for individual projects and current local, state and federal programs. Based on the potential impacts and appropriate mitigation measures described, the recommended finding is that, with inclusion of the mitigation measures, no significant impacts should be experienced with the adoption of the proposed Maricopa Housing Element.

Earth

Impact: The proposed Maricopa Housing Element policies and programs, through increasing the number of new residential units built, may result in landform alterations and soil disruption.

Mitigation: Site specific soils and geologic studies detailing design criteria will be prepared for individual projects as required. All developments will be subject to the hazard reduction requirements of the city building code.

Air

Impacts: Incremental increases in traffic associated with new residential development may result in localized increases in auto emissions.

Mitigation: Air pollutant control strategies for the San Joaquin Valley area are outlined within the Kern County AQMP/NAP prepared in 1978.

Water

Impacts: Future residential developments may impact surface run-off rates, local drainage and groundwater recharge.

Mitigation: All future development will be subject to review by the Maricopa Department of Public Works in order to assure that proper drainage and flood-control measures are incorporated into projects, as required. The environmental review authority over surface and groundwater quality rests with the State Department of Water Resources, Regional Water Quality Control Board, and the Kern County Department of Public Health.

Noise

Impact: Increasing noise levels may be experienced in areas undergoing the urbanization process. The noise sources would be primarily traffic related.

Mitigation: Various levels of the government have jurisdiction over noise exposure. For the purposes of determining compatibility, future development must comply with noise standards established by the State of California (Administrative Code, Title 25) unless superseded by a local noise ordinance.

Light

Impact: New residential developments, predominately through the strategic placement of street lights, would increase the number of lighted areas within the city.

Mitigation: Proper selection and control of lighting fixtures for public and private use, or limits on hours of use (e.g., for lighted tennis courts), can alleviate potential nuisance problems caused by lighting.

Natural Resources

Impacts: Increases in the housing stock will require the use of renewable (e.g., lumber) and non-renewable (e.g., sand and gravel) resources. This impact is not singularly of significance, but does have a cumulative effect on the national consumption of renewable and non-renewable resources.

Mitigation: Steps to conserve all renewable, as well as non-renewable, resources should be taken by the citizens of the community.

Transportation

Impacts: An increase in housing units could generate additional traffic and impose an additional demand on the transportation system of the city.

Mitigation: It is recommended that the city revise its Circulation Element of the General Plan to ensure consistency with the General Plan Elements.

Land Use

Impacts: Adoption of the programs within the Housing Element may eventually require alterations to the existing zoning to accommodate the projected growth. Sufficient residentially zoned land required to meet the expected demand through the year 2000 exists within the city.

Mitigation: None required.

Housing

Impacts: The Housing Element programs will, if implemented, improve the quality of the existing stock through rehabilitation and maintenance, as well as increase the stock housing.

Mitigation: None required.

Growth Inducement

Impacts: The policies and programs of the Housing Element, if effective, would increase the supply of housing to meet the projected demand. In this respect, the proposed Housing Element would have as its objective the accommodation of planned growth in the city. The adequacy of the housing stock would not effect projected growth rate except in the case where a shortage of adequate housing stunted potential growth.

Mitigation: It is recommended that the city implement the Housing Element Programs to insure consistent and orderly growth for the city.

Plant Life

Impacts: Conversion of land from natural habitat uses may occur with increases in the housing stock.

Mitigation: None required.

Animal Life

Impacts: Increased residential development may result in the loss of wildlife or disturbance of wildlife habitat.

Mitigation: Development within Kern County is subject to federal and state laws concerning wildlife protection. Future environmental review of individual projects by the appropriate agencies will allow evaluation of specific wildlife impacts and development of site-specific mitigative actions, if required.

Future Environmental Review

The findings of the initial study and accompanying environmental assessment indicate that, although the proposed Housing Element could potentially have a significant adverse effect on the environment, with the inclusion of the mitigation factors, as proposed, no significant effect will be experienced. The summary of these findings discussed above and the initial study have been distributed to the appropriate agencies for review and comment, along with the Housing Element.

Based on the comments received, either a Negative Declaration or an Environmental Impact Report on the proposed Housing Element will be prepared. Preliminary findings indicate that a Negative Declaration would be the appropriate course of action. However, if additional data or analysis is required, as a result of the public and agency review and comment, this information will be incorporated within both the environmental assessment and the Final Housing Element. If it is determined, based on additional data or analysis, that the project will have a significant effect on the environment, a "Notice of Preparation of an EIR." would be completed and sent to the responsible agencies initiating the preparation of the Environmental Impact Report. The information in the Environmental Assessment and any additional information or analysis would then be converted into an EIR.

It should be noted that the approval of a Negative Declaration for the policies and implementing programs contained in the Housing Element does not limit or preclude, in any way, the extent of environmental reviews on future specific development projects.

This analysis provides the framework in which the potential impacts would occur and the means for mitigating adverse effects. With the greater level of information that would be provided with specific development proposals, a more detailed evaluation of impacts and mitigation measures would occur. The State EIR Guidelines, in referring to subsequent EIRs, indicate that where a Negative Declaration has been prepared and approved, further discretionary approvals may require an EIR if new information shows that the proposed project will have a significant effect no previously discussed, or that mitigation previously proposed is not feasible (Section 15067).

The preparation of the city of Maricopa Housing Element may be described as a coordinated, comprehensive effort. The key factors in the preparation procedure were coordination with citizen groups and public agencies, follow-up advisory meetings, a statistical analysis pertinent to Maricopa and finally, an interpretation of public response and inquiries to find suitable programs available to assist in solving the needs peculiar to the city.

APPENDIX C
GLOSSARY OF TERMS

GLOSSARY OF TERMS

Adequate Housing Sites: Locations designated for housing which can combine a range of housing types, sizes, and prices which will respond to the needs of all economic groups within the community.

Annexation: Process through which a city incorporates additional land.

Apartment: A building, or portion thereof, designed for or occupied by three or more families living independently of each other.

Building Setback Line: The minimum distance as prescribed by the city of Arvin's Zoning Ordinance between any property line and the closest point of a building.

Building Condition Classifications: Definitions used when the building condition survey was conducted by the Arvin Planning Department and Kern COG staff.

Standard Unit - a housing unit in need of minor repairs such as painting or plumbing repair.

Minor Rehabilitation - a housing unit in need of minor repairs, such as painting or plumbing repair.

Major Rehabilitation - housing unit with visual, structural, or foundation damage in need of major work.

Dilapidated - a housing unit in poor condition which is unsuited for rehabilitation.

Conservation: Ongoing maintenance of standard housing units to prevent deterioration.

Density: The number of homes per acre of land.

Dwelling Unit: One or more rooms in a dwelling, apartment house or apartment hotel, designed for or occupied by one family for living purposes and not having more than one kitchen.

Dilapidated: Highly deteriorated buildings with major structural deficiencies which are not economically feasible to repair.

Elderly: Persons 62 years of age or older.

Environmental Impacts: Physical affects on the environment caused by a project. Having a negative significance on the environment.

Environmental Impacts: Physical affects on the environment caused by a project. Having a negative significance on the environment.

Environmental Review: Covers the initial procedures which were followed in the preparation of the environmental evaluation and the factors which must be considered when preparing an evaluation of any policy document.

Growth Management: A city strategy to direct the pattern of development and establish the quality of new development in keeping with city needs and desires. A number of measures have been used to accomplish this including the extension of service lines to areas where growth is desired and annual building permit ceilings.

Goal: An ultimate purpose or end toward which effort is to be directed. As a value state, it is general in nature and unquantified.

Handicapped: Persons with a physical impairment or mental disorder, expected to last a long time or indefinitely, whose ability to live independently could be improved by more suitable housing conditions.

Household: A dwelling unit which is a year round occupied housing unit.

Housing Assistance Plan: A written plan prepared by a locality to obtain federal housing funds. The housing assistance plan must survey the condition of the housing stock; specify an annual goal for the number of residential units or persons to receive federal funds for housing; and indicate the general locations of proposed housing for lower-income persons.

Housing Element: An adopted element of the general plan on housing required by state law for every city and county in California. A housing element must consist of standards and plans for the improvement of housing, provide for adequate sites for housing, and adequately provide for the housing needs of all economic segments of the community.

Housing Unit: A dwelling unit which is either occupied or not occupied.

Infilling: Development on vacant land surrounded by previously-developed areas.

Large Family: A family of five or more persons.

Leapfrog Development: A pattern of growth where islands of development are surrounded by areas suitable for development.

Low-Income Household: A household whose income does not exceed 50 percent of the median household income of a SMSA.

Lower-Income Household: A household whose income is between 50 and 80 percent of the median household income of a SMSA.

Market Area: A regional area within which economic and social forces interact to provide housing, employment, and service opportunities.

Market-Rate Households: Those households who are financially capable of providing adequate housing for themselves without sacrificing other essential needs, such as food, clothing, and transportation.

Mitigation: Where potentially adverse impacts are identified, appropriate mitigation measures that could be implemented, as well as those that would occur normally in the permitting process.

Mobile Home: A semi-permanent dwelling unit which is factory built and transported to a lot. Usually 400 square feet or more and not intended for use as a travel home.

Mobile Home Park: Any area or tract of land where one or more mobile home sites are rented or held out for rent, and may include a trailer park.

Moderate-Income Household: The income limit for a four person household which does not exceed 120 percent of the median income for a SMSA. If outside a SMSA, then within the county.

Multi-Family/Multiple-Family: A building or portion thereof, designed for or occupied by three or more families living independently of one another.

Normal Vacancy Rate: Combines the number of structures under construction, not being occupied, and the number of structures being vacant while the occupant is either moving-in or moving-out of the structure. The normal vacancy rate of a community is between four and five percent.

Objective: A statement of intent or point to be reached, often expressed with respect to time and in measurable terms.

Open Space: Any parcel of land or water essentially unimproved or set aside, dedicated, designated or reserved for public or private use or enjoyment of, or the use and enjoyment of the owners and occupants of land adjoining or neighboring such open space. Such areas may be improved with only those buildings, structures, streets, and off-street parking that are incidental to the openness of the land.

Overcrowding: A residential unit containing more than 1.01 persons per room.

Planned Unit Development: An area usually with a specified minimum contiguous acreage to be developed as a single entity

according to a plan containing one or more residential clusters or residential developments and one or more public, quasi-public or commercial areas.

Policy: A guide to action which implies clear commitment.

Program Implementor: Is the private individual, governmental agency, non-profit organization or other entity responsible for carrying out or fulfilling program requirements.

Program Initiator: The private individual, governmental agency, non-profit organization or other entity responsible for developing or defining program parameters.

Rehabilitation: Repair of a housing unit which in its present condition endangers the health, safety or well-being of its occupants and needs repair to meet reasonable standards of housing.

Single Family: A detached building designed for or occupied exclusively by one family.

Site: A parcel of land occupied or to be occupied by a use or a structure.

Sprawl: Growth characterized by low density development that results in inefficient land use patterns.

Subdivision: Any real property shown on the latest adopted county tax role as a unit or as contiguous units, which is divided for the purpose of sale, lease, or financing by any subdivider into five or more parcels.

Time-Frame: Specifically, time during which each specified program should be developed and implemented.

Travel Trailer: A vehicle other than a motor vehicle designed for human habitation, used for semi-permanent housing, for carrying persons and property on its own structure, and for being drawn by a motor vehicle.

Two-Family: An attached building designed for or occupied exclusively by two families living independently of one another.

Very Low-Income Household: A household whose income does not exceed 50 percent of the median household income of the SMSA. If outside the SMSA, then within the county.

Zoning: The division of land into classifications related to their intended use. Categories may include subsets of commercial, industrial, residential and other uses.



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